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The COMPLETE

ENGLISH TRADESMAN,

IN

FAMILIAR LETTERS;

Directing him in all the ſeveral PARTS and PROGRESSIONS of TRADE.

VIZ.

I. His acquainting himſelf with Buſineſs during his Apprenticeſhip.

II. His writing to his Correſpondents, and obtaining a general Knowledge of Trade; as well what he is not, as what he is employ'd in.

III. Of Diligence and Application, as the Life of all Buſineſs.

IV. Cautions againſt Over-Trading.

V. Of the ordinary Occaſions of a Tradeſman's Ruin; ſuch as Expenſive Living — Too early Marrying — Innocent Diverſions — Giving and taking too much Credit — Leaving Buſineſs to Servants — Being above Buſineſs — Entering into dangerous Partnerſhips, *&c.*

VI. Directions in the ſeveral Diſtreſſes of a Tradeſman, when he comes to fail.

VII. Of Tradeſmen Compounding with their Debtors, and why they are ſo particularly ſevere.

VIII. Of Tradeſmen ruining one another by Rumour and Scandal.

IX. Of the cuſtomary Frauds of Trade, which even honeſt Men allow themſelves to practiſe.

X. Of CREDIT, and how it is only ſupported by HONESTY.

XI. Directions for Book-keeping, punctual paying Bills, and thereby maintaining Credit.

XII. Of the Dignity and Honour of TRADE in *England*, more than in other Countries; and how the Trading Families in *England* are mingled with the Nobility and Gentry, ſo as not to be ſeparated or diſtinguiſhed.

Calculated for the Inſtruction of our Inland Tradeſmen; and eſpecially of YOUNG BEGINNERS.

LONDON:

Printed for CHARLES RIVINGTON at the *Bible* and *Crown* in St. *Paul*'s Church-yard.

M, DCC, XXVI.

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THE

PREFACE.

THE Title of this Work is an Index of the Performance. It is a collection of uſeful inſtructions for a young Tradeſman. The world is grown ſo wiſe of late, or (if you will) fancy themſelves ſo, are ſo

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opiniatre, as the *French* well expreſs it, ſo ſelf-wiſe, that I expect ſome will tell us beforehand they know every thing already, and want none of my inſtructions; and to ſuch indeed theſe inſtructions are not written.

HAD I not ſeen in a few years experience many young Tradeſmen miſcarry for want of thoſe very cautions which are here given, I ſhould have thought this Work needleſs, and I am ſure had never gone about to write it; but as the contrary is manifeſt, I thought, and think ſtill, the world greatly wanted it.

AND be it that thoſe unfortunate creatures that have thus blown themſelves up in trade have miſcarried for want of knowing, or for want of practiſing what is here offered for their Direction, whether for want of wit, or by too much wit, the thing is the ſame, and the direction is equally needful to both.

AN

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An old experienc'd pilot ſometimes loſes a ſhip by his aſſurance and over-confidence of his knowledge, as effectually as a young pilot does by his ignorance and want of experience; this very thing, as I have been inform'd, was the occaſion of the fatal diſaſter in which Sir *Cloudeſly Shovel*, and ſo many hundred brave fellows, loſt their lives in a moment upon the Rocks of *Scilly*.

He that is above informing himſelf when he is in danger, is above pity when he miſcarries: a young Tradeſman who ſets up thus full of himſelf, and ſcorning advice from thoſe who have gone before him, like a horſe that ruſhes into the battle, is only fearleſs of danger becauſe he does not underſtand it.

If there is not ſomething extraordinary in the temper and genius of the Tradeſmen of this age, if there is not ſomething very ſingular in their cuſ-

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toms and methods, their conduct and behaviour in buſineſs; alſo if there is not ſomething different and more dangerous and fatal in the common road of trading, and Tradeſmens management now, than ever was before, what is the reaſon that there are ſo many Bankrupts and broken Tradeſmen now among us, more than ever were known before?

I make no doubt but there is as much trade now, and as much gotten by trading, as there ever was in this nation, at leaſt in our memory; and if we will allow other people to judge, they will tell us there is much more trade, and trade is much more gainful; what then muſt be the reaſon that the Tradeſmen cannot live on their trades, cannot keep open their ſhops, cannot maintain themſelves and families as well now as they could before? Something extraordinary muſt be the caſe.

THERE muſt be ſome failure in the *Tradeſman*, it can be no where elſe; *either*

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either he is leſs ſober and leſs frugal, leſs cautious of what he does, who he truſts, how he lives, and how he behaves, than Tradeſmen uſe to be, *or* he is leſs induſtrious, leſs diligent, and takes leſs care and pains in his buſineſs, or ſomething is the matter; it cannot be but if he had the ſame gain, and but the ſame expence which the former ages ſuffered tradeſmen to thrive with, he would certainly thrive as they did: There muſt be ſomething out of order in the foundation, he muſt fail in the eſſential part, or he would not fail in his trade: The ſame cauſes would have the ſame effects in all ages; the ſame gain, and but the ſame expence, would juſt leave him in the ſame place as it would have left his predeceſſor in the ſame ſhop; and yet we ſee one grow rich, and the other ſtarve under the very ſame circumſtances.

THE temper of the times explains the caſe to every body that pleaſes but to look into it. The expences of a

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family are quite different now from what they have been; Tradesmen cannot live as Tradesmen in the same class used to live; custom, and the manner of all the Tradesmen round them command a difference, and he that will not do as others do, is esteemed as no body among them, and the Tradesman is doom'd to ruin by the fate of the times.

In short, there is a fate upon a Tradesman, either he must yield to the snare of the times, or be the jest of the times; the young Tradesman cannot resist it; he must live as others do, or lose the credit of living, and be run down as if he was broke: In a word, he must spend more than he can afford to spend, and so be undone, or not spend it, and so be undone.

If he lives as others do he breaks, because he spends more than he gets; if he does not, he breaks too, because he loses his credit, and that is to lose his trade; what must he do? The

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THE following directions are calculated for this exigency, and to prepare the young Tradesman to stem the attacks of those fatal customs, which otherwise, if he yields to them, will inevitably send him the way of all the thoughtless Tradesmen that have gone before him.

HERE he will be *effectually, we hope,* encourag'd to set out well, to begin wisely and prudently, and to avoid all those rocks which the gay race of tradesmen so frequently suffer shipwrack upon; and here he will have a true plan of his own prosperity drawn out for him, by which, if it be not his own fault, he may square his conduct in an unerring manner, and fear neither bad fortune nor bad friends.

I had purposed to give a great many other cautions and directions in this work, but it would have spun it out too far,

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far, and have made it tedious: I would indeed have discourſed of ſome branches of *home trade*, which neceſſarily embarks the Inland Tradeſman in ſome parts of foreign buſineſs, and ſo makes a merchant of the ſhop-keeper almoſt whether he will or no, *for example:*

ALMOST all the ſhop-keepers and Inland Traders in ſea-port towns, or even in the water-ſide-part of *London* it ſelf, are neceſſarily brought in to be owners of ſhips, and concerned at leaſt in the veſſel, if not in the voyage; ſome of their trades, perhaps, relate to, or are employed in the building, or fitting, or furniſhing out ſhips, as is the caſe at *Shoreham*, at *Ipſwich*, *Yarmouth*, *Hull*, *Whitby*, *Newcaſtle*, and the like: Others are concern'd in the cargoes, as in the *Herring Fiſhery* at *Yarmouth* and the adjacent Ports, the *Colliery* at *Newcaſtle*, *Sunderland*, *&c.* and the like in many other caſes.

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In this case the shop-keeper is sometimes a merchant adventurer, whether he will or not, and some of his business runs into sea-adventures, as in the *Salt* trade at *Sheffield*, in *Northumberland*, and *Durham*, and again at *Limington*; and again in the Coal trade, from *Whitehaven* in *Cumberland* to *Ireland*, and the like.

These considerations urg'd me to direct due cautions to such Tradesmen, and such as would be particular to them, especially not to launch out in adventures beyond the compass of their stocks; and withal to manage those things with due wariness: But this work had not room for those things; and as that sort of amphibious Tradesmen, *for such they are*, trading both by water and by land, are not of the kind with those particularly aimed at in these sheets, I thought it was better to leave them quite out, than to touch but lightly upon them.

I had

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I had also designed one Chapter or Letter to my *Inland Tradesmen*, upon the most important subject of *borrowing money upon interest*, which is one of the most dangerous things a Tradesman is exposed to: It is a pleasant thing to a Tradesman to see his credit rise, and men offer him money to trade with, upon so slender a consideration as 5 *per cent.* interest, when he gets 10 *per cent.* perhaps twice in the year; but it is a snare of the most dangerous kind in the event, and has been the ruin of so many Tradesmen, that tho' I had not room for it in the Work, I cou'd not let it pass without this notice, *in the Preface.*

1. INTEREST money eats deep into the Tradesman's profits, because it is a payment certain, whether the Tradesman gets or loses; and as he may often get double, so sometimes he loses, and then his interest is a double payment; 'tis a Part-

a Partner with him, under this unhappy circumſtance, *viz.* that it goes halves when he *gains*, but not when he *loſes*.

2. THE Lender calls for his money when he pleaſes, and often comes for it when the Borrower can ill ſpare it; and then, having launch'd out in Trade on the ſuppoſition of *ſo much in ſtock*, he is left to ſtruggle with the enlarged trade with a contracted ſtock; and thus he ſinks under the weight of it, cannot repay the money, is diſhonoured, proſecuted, and at laſt undone by the very loan which he took in to help him.

INTEREST of money is a dead weight upon the Tradeſman, and as the intereſt always keeps him low, the principal ſinks him quite down, when that comes to be paid out again. Payment of intereſt, to a Tradeſman, is like *Cicero* bleeding to death in a warm Bath

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Bath, the pleaſing warmth of the Bath makes him die in a kind of dream, and not feel himſelf decay, till at laſt he is exhauſted, falls into convulſions, and expires.

A Tradeſman held up by *money at intereſt*, is ſure to ſink at laſt by the weight of it, like a man thrown into the ſea with a ſtone tied about his neck, who tho' he could ſwim if he was looſe, he drowns in ſpite of all his ſtruggle.

INDEED this article would require not a letter, but a book by it ſelf, and the tragical ſtories of Tradeſmen undone by uſury are ſo many, and the variety ſo great, that they would make a hiſtory by themſelves: But it muſt ſuffice to treat it here only in general, and give the Tradeſmen a warning of it, as the *Trinity-houſe* pilots warn ſailors of a ſand, by hanging a buoy upon it; or as the *Edy* ſtone light-houſe upon a ſunk rock, which, as the Poet ſays,

Bids

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Bids men ſtand off, and live; come near, and die.

For a Tradeſman to borrow money upon intereſt, I take to be like a man going into a houſe infected with the plague; 'tis not only likely that he may be infected and die, but next to a miracle if he eſcapes.

This part being thus hinted at, I think I may ſay of the following ſheets, That they contain all the directions needful to make the Tradeſman thrive; and if he pleaſes to liſten to it with a temper of mind willing to be directed, he muſt have ſome uncommon ill luck if he miſcarries.

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THE Complete Tradeſman.

INTRODUCTION.

BEING to direct this diſcourſe to the *tradeſmen* of this nation, 'tis needful, in order to make the ſubſtance of this work and the ſubject of it agree together, that I ſhould in a few words explain the terms, and tell the reader who it is we underſtand by the word *tradeſman*, and how he is to be qualified in order to merit the title of *complete*.

THIS is neceſſary becauſe the ſaid term *tradeſman* is underſtood by ſeveral people, and in ſe-

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veral places, in a different manner: *for example*, In the North of *Britain*, and likewiſe in *Ireland*, when you ſay *a tradeſman*, you are underſtood to mean a mechanick, ſuch as a *ſmith*, a *carpenter*, a *ſhoemaker*, and the like, ſuch as here we call a *handicraftſman*. In like manner, abroad they call a *tradeſman* ſuch only as carry goods about from town to town, and from market to market, or from houſe to houſe to ſell; theſe in *England* we call *petty chapmen*, in the North *pethers*, and in our ordinary ſpeech *pedlars*.

BUT in *England*, and eſpecially in *London*, and the South part of *Britain*, we take it in another ſenſe, and in general, all ſorts of warehouſekeepers, ſhopkeepers, whether wholeſale dealers, or retailers of goods, are called *tradeſmen*; or to explain it by another word *trading men*: ſuch are, whether wholeſale or retale, our *grocers*, *mercers*, *linen* and *woollen drapers*, Blackwell-hall *factors*, *tobacconiſts*, *haberdaſhers*, whether of hats or ſmall wares, *glovers*, *hoſiers*, *milleners*, *bookſellers*, *ſtationers*, and all other ſhopkeepers, who do not actually work upon, make, or manufacture the goods they ſell.

ON the other hand, thoſe who make the goods they ſell, tho' they do keep ſhops to ſell them, are not called *tradeſmen*, but *handicrafts*, ſuch as *ſmiths*, *ſhoemakers*, *founders*, *joiners*, *carpenters*, *carvers*, *turners*, and the like; others, who only make, or cauſe to be made, goods for other people to ſell, are called *manufacturers* and *artiſts*, *&c.* Thus diſtinguiſhed,

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ſtinguiſhed, I ſhall ſpeak of them all as occaſion requires, taking this general explication to be ſufficient; and I thus mention it to prevent being obliged to frequent and further particular deſcriptions as I go on.

As there are ſeveral degrees of people employ'd in trade below theſe, ſuch as *workmen*, *labourers*, and *ſervants*; ſo there is a degree of traders above them, which we call *merchants*; where 'tis needful to obſerve, that in other countries, and even in the North of *Britain*, and *Ireland*, as the handicraftſmen and artiſts are call'd *tradeſmen*, ſo the *ſhopkeepers*, who we here call *tradeſmen*, are all call'd *merchants*; nay even the very *pedlars* are call'd *travelling merchants*. But in *England* the word *merchant* is underſtood of none but ſuch as carry on foreign correſpondences, importing the goods and growth of other countries, and exporting the growth and manufacture of *England* to other countries; or to uſe a vulgar expreſſion, becauſe I am ſpeaking to and of thoſe who uſe that expreſſion, *ſuch as trade beyond ſea*. Theſe, in *England*, and theſe only, are call'd *merchants*, by way of honourable diſtinction: Theſe I am not concern'd with in this work, nor is any part of it directed to them.

As the *tradeſmen* are thus diſtinguiſh'd, and their ſeveral occupations divided into proper claſſes, ſo are the *trades*. The general commerce of *England*, as it is the moſt conſiderable of any nation in the world, ſo that part of it, which we call the *home* or *inland trade*,

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is equal, if not ſuperior to that of any other nation, tho' ſome of thoſe nations are infinitely greater than *England*, and more populous alſo, as *France* and *Germany* in particular.

I inſiſt that the trade of *England* is greater and more conſiderable than that of any other nation, for theſe reaſons: (1.) Becauſe *England* produces more goods as well for home conſumption as for foreign exportation, (and thoſe goods all made of its own produce or manufactured by its own inhabitants) than any other nation in the world. (2.) Becauſe *England* conſumes within it ſelf more goods of foreign growth, imported from the ſeveral countries where they are produc'd or wrought, than any other nation in the world. And, (3.) Becauſe for the doing this *England* employs more ſhipping and more ſeamen, than any other nation (and ſome think than all the other nations) of *Europe*.

HENCE, beſides the great number of wealthy *merchants* who carry on this great foreign negoce, and who by their correſponding with all parts of the world, import the growth of all countries hither; *I ſay*, beſides theſe, we have a very great number of conſiderable dealers, whom we call *tradeſmen*, who are properly call'd warehouſekeepers, who ſupply the merchants with all the ſeveral kinds of manufactures, and other goods of the produce of *England*, for exportation; and alſo others who are called *wholeſalemen*, who buy and take off from the *merchants* all the foreign goods which they import; theſe, by their correſponding

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ing with a like ſort of *tradeſmen* in the country, convey and hand forward thoſe goods, and our own alſo, among thoſe country *tradeſmen*, into every corner of the kingdom, however remote; and by them to the retailers; and by the retailer to the laſt conſumer, which is the laſt article of all trade. Theſe are the *tradeſmen* underſtood in this work, and for whoſe ſervice theſe ſheets are made publick.

HAVING thus deſcrib'd the perſon, who I underſtand by the *Engliſh tradeſman*, 'tis then needful to enquire into his qualifications, and what it is that renders him a finiſh'd or *complete* man in his buſineſs.

1. THAT he has a general knowledge of not his own particular trade and buſineſs only; that part indeed well denominates a handicraftſman to be a *complete artiſt*; but our *complete tradeſman* ought to underſtand all the inland trade of *England*, ſo as to be able to turn his hand to any thing, or deal in any thing, or every thing, of the growth and product of his own country, or the manufacture of the people, as his circumſtances in trade or other occaſions may require; and may, if he ſees occaſion, lay down one trade, and take up another, when he pleaſes, without ſerving a new apprenticeſhip to learn it.

2. THAT he not only has a knowledge of the ſpecies or kinds of goods, but of the places and peculiar countries where thoſe goods, whether product or manufacture, are to be found; that is to ſay, where produc'd, or where made, and how to come at them, or deal in

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them, at the first hand, and to his best advantage.

3. THAT he understands perfectly well all the methods of correspondence, returning money or goods for goods, to and from every county in *England*; in what manner to be done, and in what manner most to advantage; what goods are generally bought by barter and exchange, and what by payment of money; what for present money, and what for time; what are sold by commission from the makers, what bought by factors, and by giving commission to buyers in the country, and what bought by orders to the maker, and the like; what markets are the most proper to buy every thing at, and where and when; and what fairs are proper to go to, in order to buy or sell, or meet the country dealer at; such as *Sturbridge*, *Bristol*, *Chester*, *Exeter*; or what marts, such as *Beverly*, *Lyn*, *Boston*, *Gainsborough*, and the like.

IN order to complete the *English* tradesman in this manner, the first thing to be done is to lay down such general maxims of trade as are fit for his instruction, and then to describe the *English* or *British* product, being the fund of its inland trade, whether we mean its *produce* as the growth of the country, or its *manufactures*, as the labour of her people; then to acquaint the tradesman with the manner of the circulation where those things are found, how and by what methods all those goods are brought to *London*, and from *London* again convey'd into the country; where they

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they are principally bought at beſt hand, and moſt to the advantage of the buyer, and where the proper markets are to diſpoſe of them again when bought.

THESE are the degrees by which the *complete tradeſman* is brought up, and by which he is inſtructed in the principles and methods of his commerce, by which he is made acquainted with buſineſs, and is capable of carrying it on with ſucceſs, after which there is not a man in the univerſe deſerves the title of a *complete tradeſman*, like the *Engliſh* ſhop-keeper.

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LETTER I.

Of the TRADESMAN *in his Preparations while an Apprentice.*

SIR,

AS you requeſt me to write my thoughts to you (as leiſure permits) by way of inſtruction to young *tradeſmen*, I have, in the beſt manner I could, obey'd your orders in the following ſheets, which I hope will anſwer your end, and be uſeful to thoſe young beginners in trade, who are yet to launch out into that ſea, where ſo many, for want of good pilots, have miſcarried.

THE firſt part of a trader's beginning is ordinarily very young, I mean, when he goes apprentice, and the notions of trade are ſcarce got into his head; for boys go apprentices while they are but boys; to talk to them in their firſt three or four years ſignifies nothing; they are rather then to be taught ſubmiſſion to families, and

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and ſubjection to their maſters, and dutiful attendance in their ſhops or warehouſes; and this is not our preſent buſineſs.

But after they have entred the fifth or ſixth year, they may then be entertain'd with diſcourſes of another nature; and as they begin then to look forward beyond the time of their ſervitude, and think of ſetting up and being for themſelves, I think then is the time to put them upon uſeful preparations for the work, and to inſtruct them in ſuch things as may qualify them beſt to enter upon the world, and act for themſelves when they are ſo enter'd.

The firſt thing a youth in the latter part of his time is to do, is to endeavour to gain a good judgment in the wares of all kinds that he is like to deal in: The firſt years of his time he of courſe learns, to weigh and meaſure either liquids or ſolids, to pack up and make bales, truſſes, packs, *&c.* and to do the courſer and laborious part of buſineſs; but all that, gives him little knowledge in the ſpecies of the goods, much leſs a nice judgment in their value and ſorts, which however is one of the principal things that belongs to trade.

It is ſuppos'd that by this time, if his maſter is a man of conſiderable buſineſs, his man is become the eldeſt apprentice, and is taken from the counter, and from ſweeping the warehouſe into the compting-houſe, where he among other things ſees the bills of parcels of goods bought, and thereby knows what every thing coſts at firſt hand, what gain is made of them, and if a miſcarriage happens, he knows what loſs too; by

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which he is led of course to look into the goodness of the goods, and see the reason of things: if the goods are not to expectation, and consequently do not answer the price, he sees the reason of that loss, and he looks into the goods, and sees where and how far they are deficient, and in what; this, if he be careful to make his observations, brings him naturally to have a good judgment in the goods.

If a young man neglects this part, and passes over the season for such improvement, he very rarely ever recovers it; for this part has its season, and that more remarkable than in many other cases, and that season lost never comes again; a judgment in goods taken in early, is never lost, and a judgment taken in late is seldom good.

If the youth slips this occasion, and not minding what is before him goes out of his time, without obtaining such a skill as this in the goods he is to deal in, he enters into trade without his most useful tools, and must use spectacles before his time.

For want of this knowledge of the goods he is at a loss in the buying part, and is liable to be cheated and impos'd upon in the most notorious manner by the sharp-sighted world; for his want of judgment is a thing that cannot be hid; the merchants or manufacturers who he buys of presently discover him; the very boys in the wholesale mens warehouses and in merchants warehouses will play upon him, sell him one thing for another, shew him a worse sort when he calls for a better, and asking a higher

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price for it, perſuade him it is better, and when they have thus bubbled him, they triumph over his ignorance when he is gone, and expoſe him to the laſt degree.

Besides, for want of judgment in the goods he is to buy, he often runs a hazard of being cheated to a very great degree, and perhaps ſome time or other a tradeſman may be ruin'd by it, or at leaſt ruin his reputation.

When I liv'd abroad, I had once a commiſſion ſent me from a merchant in *London* to buy a large parcel of brandy: The goods were ſomething out of my way, having never bought any in that country before. However, it happen'd that I had frequently bought and imported brandies in *England*, and had ſome judgment in them, ſo much that I ventur'd to buy without taking a cooper with me, which was not uſual in that place. The firſt parcel of brandy I ſaw was very good, and I bought freely to the value of about 600 *l.* and ſhip'd them for *England*, where they gave very good ſatisfaction to my employer. But I could not compleat my commiſſion to my mind in that parcel: Some days after ſome merchants, who had ſeen me buy the other, and thought me a novice in the buſineſs, and that I took no cooper to taſte the brandy, laid a plot for me, which indeed was ſuch a plot as I was not in the leaſt aware of, and had not the little judgment which I had in the commodity prevented, I had been notoriouſly abus'd. The caſe was thus: They gave me notice by the ſame perſon who help'd me to the ſight of the firſt brandy, that there was a cellar of extraordinary

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good brandy at ſuch a place, and invited me to ſee it. Accordingly I went in an afternoon, and taſted the brandy, being a large parcel, amounting to about 460 *l.* ſterling.

I liked the goods very well, but the merchant as they call'd him, that is to ſay, the knave appointed to cheat the poor ſtranger, was cunningly out of the way; ſo that no bargain was to be made that night. But as I had ſaid that I lik'd the brandy, the ſame perſon who brought me an account of them comes to my lodgings, to treat with me about the price. We did not make many words: I bad him the current price which I had bought for ſome days before, and after a few ſtruggles for five crowns a ton more, he came to my price, and his next word was to let me know the gage of the cask, and as I had ſeen the goods already, he thought there was nothing to do but to make a bargain, and order the goods to be deliver'd.

But as young as I was I was too old for that too, but told him, I could not tell poſitively how many I ſhould take, but that I would come in the afternoon, and taſte them over again, and mark out what I wanted. He ſeem'd uneaſie at that, and pretended he had two merchants waited to ſee them, and he could ſell them immediately, and I might do him a prejudice, if I made him wait, and put them off who perhaps might buy in the mean time.

I anſwer'd him coldly, I would not hinder him ſelling them by any means if he could have a better chapman, that I could not come ſooner, and that I would not be obliged to take the whole

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whole parcel, nor would I buy any of them without taſting them again: he argued much to have me buy them, ſeeing as he ſaid I had taſted them before, and lik'd them very well.

I did ſo, *ſaid I*, but I love to have my palate confirm one day what it approv'd the day before. Perhaps, *ſays he*, you would have ſome other perſon's judgment of them, and you are welcome to do ſo, Sir, with all my heart, ſend any body you pleaſe; but ſtill he urg'd for a bargain, when the perſon ſent ſhould make his report; and then he had his agents ready, as I underſtood afterwards, to manage the perſons I ſhould ſend.

I anſwer'd him frankly I had no great judgment, but that ſuch as it was I ventur'd to truſt to it; I thought I had honeſt men to deal with, and that I ſhould bring no body to taſte them for me but myſelf.

This pleas'd him, and was what he ſecretly wiſh'd; and now, inſtead of deſiring me to come immediately, he told me, that ſeeing I would not buy without ſeeing the goods again, and would not go juſt then, he could not be in the way in the afternoon, and ſo deſir'd I would defer it 'till next morning, which I readily agreed to.

In the morning I went, but not ſo ſoon as I had appointed; upon which, when I came, he ſeem'd offended, and ſaid I had hinder'd him; that he could have ſold the whole parcel, *&c.* I told him I could not have hinder'd him, for that I had told him he ſhould not wait for me, but ſell them to the firſt good cuſtomer he found. He told

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told me, he had indeed ſold two or three casks, but he would not diſoblige me ſo much as to ſell the whole parcel before I came. This I mention becauſe he made it a kind of a bite upon me, that I ſhould not be alarm'd at ſeeing the casks diſplac'd in the cellar.

When I came to taſte the brandy, I began to be ſurpriſed. I ſaw the very ſame casks which I had touch'd with the marking-iron when I was there before, but I did not like the brandy by any means, but did not yet ſuſpect the leaſt foul play.

I went round the whole cellar, and I could not mark above three casks which I durſt venture to buy; the reſt apparently ſhew'd themſelves to be mix'd, at leaſt I thought ſo. I marked out the three casks, and told him my palate had deceived me, that the reſt of the brandy was not for my turn.

I ſaw the man ſurpriſed, and turn pale, and at firſt ſeem'd to be very angry, that I ſhould, as he call'd it, diſparage the goods; that ſure I did not underſtand brandy, and the like; and that I ſhould have brought ſomebody with me that did underſtand it: I anſwer'd coldly, that if I ventur'd my money upon my own judgment, the hazard was not to the ſeller, but to the buyer, and no body had to do with that; if I did not like his goods, another, whoſe judgment was better, might like them, and ſo there was no harm done: in a word, he would not let me have the three casks I had mark'd, unleſs I took more, and I would take no more, ſo we parted, but with no ſatisfaction on his ſide; and I afterwards came

to

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to hear that he had ſate up all the night with his coopers mixing ſpirits in every cask, whence he drew off a quantity of the right brandy and corrupted it, concluding, that as I had no judgment to chuſe by but my own, I could not diſcover it; and it came out by his quarrelling with the perſon who brought me to him, for telling him I did not underderſtand the goods, upon which preſumption he ventur'd to ſpoil the whole parcel.

I give you this ſtory as a juſt caution to a young tradeſman, and to ſhew how neceſſary it is that a tradeſman ſhould have judgment in the goods he buys, and how eaſily he may be impos'd upon and abus'd, if he offers to buy upon his own judgment, when really it is defective. I could enlarge this article with many like examples, but I think this may ſuffice.

2. THE next thing I recommend to an apprentice at the concluſion of his time, is to acquaint himſelf with his maſter's chapmen; I mean of both kinds, as well thoſe he ſells to, as thoſe he buys of; and, *if he is a factor*, with his maſter's employers. But what I aim at now is the chapmen and cuſtomers whom his maſter chiefly ſells to. I need not explain my ſelf not to mean by this the chance cuſtomers of a retailer's ſhop, for there can be no acquaintance, or very little, made with them; but, I mean the country ſhopkeepers, or others who buy in parcels, and who buy to ſell again, or export as merchandize. If the young man comes from his maſter, and has form'd no acquaintance or intereſt among the cuſtomers whom

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whom his master dealt with, he has in short, slipt or lost one of the principal ends and reasons of his being an apprentice, in which he has spent seven years, and perhaps his friends given a considerable sum of money.

For a young man coming out of his time to have his shop or warehouse stock'd with goods, and his customers all to seek, will make his beginning infinitely more difficult to him, than it would otherwise be; and he not only has new customers to seek, but has their characters to seek also, and knows not who is good, and who not, till he buys that knowledge by his experience, and perhaps sometimes pays too dear for it.

It was an odd circumstance of a tradesman in this city a few years ago, who being out of his time, and going to solicit one of his master's customers to trade with him, the chapman did not so much as know him, or remember that he had ever heard of his name, except as he had heard his master call his apprentice *Jacob*. I know some masters diligently watch to prevent their apprentices speaking to their customers, and to keep them from acquainting themselves with the buyers, that when they come out of their times they may not carry the trade away with them. This method has more cunning than honesty in it, and the master can ill answer such a practice to his conscience: But as the master is, *to be sure*, no fool that does so, the apprentice must be no witch, that does not countermine it, and prevent him.

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To hinder an apprentice from an acquaintance with the dealers of both ſorts, is ſomewhat like *Laban*'s uſage of *Jacob, viz.* keeping back the beloved *Rachel,* whom he ſerved his ſeven years time for, and putting him off with a blear-ey'd *Leah* in her ſtead; it is indeed a kind of robbing him, taking from him the advantage which he ſerv'd his time for, and ſending him into the world like a man out of a ſhip ſet on ſhore among ſavages, who inſtead of feeding him, are indeed more ready to eat him up and devour him.

An apprentice who has ſerv'd out his time faithfully and diligently, ought to claim it as a debt to his indentures, that his maſter ſhould let him into an open acquaintance with his cuſtomers; he does not elſe perform his promiſe to teach him the art and myſtery of his trade; he does not make him maſter of his buſineſs, or enable him as he ought to ſet up in the world; for as buying is indeed the firſt, ſo ſelling is the laſt end of trade, and the faithful apprentice ought to be fully made acquainted with them both.

3. Next to being acquainted with his maſter's cuſtomers and chapmen, the apprentice, when his time is near expiring, ought to acquaint himſelf with the books; that is to ſay, to ſee and learn his maſter's method of book-keeping, that he may follow it, if the method is good, and may learn a better method *in time* if it is not.

The tradeſman ſhould not be at a loſs how to keep his books, when he is to begin his trade;

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that would be to put him to ſchool when he is juſt come from ſchool; his apprenticeſhip is, *and ought in juſtice to be,* a ſchool to him, where he ought to learn every thing that ſhould qualify him for his buſineſs, at leaſt every thing that his maſter can teach him; and if he finds his maſter either backward or unwilling to teach him, he ſhould complain in time to his own friends, that they may ſome how or other ſupply the defect.

A tradeſman's books are his repeating clock, which upon all occaſions are to tell him how he goes on, and how things ſtand with him in the world; there he will know when 'tis time to go on, or when 'tis time to give over: and upon his regular keeping, and fully acquainting himſelf with his books, depends at leaſt the comfort of his trade, if not the very trade it ſelf. If they are not duly poſted, and if every thing is not carefully entred in them, the debtors accounts kept even, the caſh conſtantly balanc'd, and the credits all ſtated, the tradeſman is like a ſhip at ſea, ſteer'd without a helm; he is all in confuſion, and knows not what he does, or where he is; he may be a rich man, or a bankrupt, for in a word, he can give no account of himſelf to himſelf, much leſs to any body elſe.

His books being ſo eſſential to his trade, he that comes out of his time without a perfect knowledge of the method of book-keeping, *like a bride undreſt,* is not fit to be married; he knows not what to do, or what ſtep to take; he may indeed have ſerv'd his time, but he has not learn'd his trade, nor is he fit to ſet up; and

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and be the fault in himself for not learning, or in his master for not teaching him, he ought not to set up till he has gotten some skilful person to put him in a way to do it, and make him fully to understand it.

It is true, there is not a great deal of difficulty in keeping a tradesman's books, especially if he be a retailer only; but yet even in the meanest trades, they ought to know how to keep books: But the advice is directed to those who are above the retailer, as well as to them; if the book-keeping be small, 'tis the sooner learned, and the apprentice is the more to blame if he neglects it: Besides, the objection is much more trifling than the advice: The tradesman cannot carry on any considerable trade without books; and he must, during his apprenticeship, prepare himself for business by acquainting himself with every thing needful for his going on with his trade, among which that of book-keeping is absolutely necessary.

4. The last article, and in its self essential to a young tradesman, is to know how to buy; if his master is kind and generous, he will consider the justice of this part, and let him into the secret of it of his own free will, and that before his time is fully expir'd; but if that should not happen, as often it does not, let the apprentice know, that it is one of the most needful things to him that can belong to his apprenticeship, and that he ought not to let his time run over his head, without getting as much insight into it as possible; that therefore he ought to lose no opportunity to get into it, even whether

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his master approves of it or no; for as it is a debt due to him from his master to instruct him in it, 'tis highly just he should use all proper means to come at it.

INDEED the affair in this age between masters and their apprentices, stands in a different view from what the same thing was a few years past; the state of our apprenticeship is not a state of servitude now, and hardly of subjection, and their behaviour is accordingly, more like gentlemen than tradesmen; more like companions to their masters, than like servants. On the other hand, the masters seem to have made over their authority to their apprentices for a sum of money; the money taken now with apprentices being most exorbitantly great, compar'd to what it was in former times.

Now tho' this does not at all exempt the servant or apprentice from taking care of himself, and to qualify himself for business while he is an apprentice, yet it is evident that it is no furtherance to apprentices; the liberties they take towards the conclusion of their time, are so much employ'd to worse purposes, that apprentices do not come out of their times better finish'd for business and trade than they did formerly, but much the worse: and tho' it is not the proper business and design of this work to enlarge on the injustice done both to master and servant by this change of custom, yet to bring it to my present purpose, it carries this force with it, namely, that the advice to apprentices to endeavour to finish themselves for business during the time of the indenture, is so much the more needful and seasonable. NOR

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NOR is this advice for the ſervice of the maſter, but of the apprentice; for if the apprentice neglects this advice, if he omits to qualify himſelf for buſineſs as above, if he neither will acquaint himſelf with the cuſtomers, or the books, or with the buying part, or gain judgment in the wares he is to deal in, the loſs is his own, not his maſter's; and indeed he may be ſaid to have ſerv'd not himſelf, but his maſter; and both his money and his ſeven years are all thrown away.

NAY, one way 'tis the maſter's advantage to have his ſervant be good for nothing, the leſs injury he does his maſter at his going away; tho' an honeſt maſter will not deſire an advantage at ſuch a price to his apprentice: But if this was really always the caſe, it would ſtill ſtrengthen the argument; for ſo much more ought the apprentice to take care of himſelf, and qualify himſelf while he is with his maſter, that at his coming away he may do him all the lawful miſchief he can.

I am, &c.

LETTER. II.

Of the Tradeſman's *writing Letters.*

SIR,

I HAVE the favour of your letter of the fifth inſtant, wherein you acquaint me with your deſign of publiſhing ſome obſervations, rules, and inſtructions for the benefit

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of the *Engliſh* tradeſman, and in order to inform young tradeſmen in the moſt neceſſary parts of buſineſs, and the manner and method of our *Engliſh* inland-trade, deſiring me to give you my thoughts on the ſubject, and to add any thing, which in my opinion may be uſeful in the ſaid work you are upon.

As I perfectly well underſtand your meaning, approve the deſign, and believe it to be both uſeful in itſelf, and very much wanted in this age, when there are ſo many raw untaught wretches, who thruſt themſelves into buſineſs, and know little or nothing of it; ſo I ſhall not fail to contribute every thing to your aſſiſtance in ſo good a deſign, that my capacity and experience furniſhes me with, and that I think may promote the work.

In order to oblige you in every part of your requeſt, I ſhall deſire you to take notice, that as one great defect of our tradeſmen is their not knowing how to write their letters of correſpondence in a free, plain, and tradeſman-like ſtile, and to give or receive orders in terms ſuitable to the nature of the thing they write about, I ſhall, as near as I can, put all my letters into ſuch a form, and chooſe ſuch a ſtile, even in theſe letters to you, as ſhall *mutatis mutandis* be ſome direction to *the complete tradeſman* in the ſtile and manner of his writing; and if this ſhould take up ſome of my firſt letters to you, I hope you will not think them miſplac'd, ſeeing it is one of the firſt things a tradeſman ought to be maſter of.

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As plainneſs and a free unconſtrain'd way of ſpeaking is the beauty and excellence of ſpeech, ſo an eaſie free conciſe way of writing is the beſt ſtile for a tradeſman. He that affects a rumbling and bombaſt ſtile, and fills his letters with long harangues, compliments, and flouriſhes, ſhould turn poet inſtead of tradeſman, and ſet up for a wit, not a ſhopkeeper. Hark how ſuch a young tradeſman writes out of the country to his wholeſale man at *London* upon his firſt ſetting up.

" SIR, The deſtinies having ſo appointed it, " and my dark ſtars concurring, that I, who by " nature was fram'd for better things, ſhould be " put out to a trade, and the gods having been " ſo propitious to me in the time of my ſervi- " tude, that at length the days are expir'd, and " I am launch'd forth into the great ocean of " buſineſs, I thought fit to acquaint you, that " laſt month I receiv'd my fortune, which by " my father's will had been my due two years " paſt, at which time I arriv'd to man's eſtate, " and became major; whereupon I have taken " a houſe in one of the principal ſtreets of the " town of ------- where I am entred upon " my buſineſs, and hereby let you know that " I ſhall have occaſion for the goods hereafter " mention'd, which you may ſend to me by the " carrier.

THIS fine flouriſh, and which no doubt the young fellow dreſt up with much application, and thought was very well done, put his cor-

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respondent in *London* into a fit of laughter, and instead of sending him the goods he wrote for, put him either first upon writing down into the country to enquire after his character, and whether he was worth dealing with, or else it obtain'd to be fil'd up among such letters as deserv'd no answer.

THE same tradesman at *London* receiv'd by the post another letter from a young shop-keeper in the country to the purpose following.

" BEING obliged, Sir, by my late master's de-
" cease to enter immediately upon his business,
" and consequently open my shop without com-
" ing up to *London* to furnish myself with such
" goods as at present I want, I have here sent
" you a small order, as underwritten, I hope
" you will think yourself obliged to use me
" well, and particularly that the goods may be
" good of the sorts, tho' I cannot be at *London*
" to look them out myself. I have enclosed
" a bill of exchange for 75 *l.* on messrs. *A*---
" and *B*---- and company, payable to you or
" your order at one and twenty days sight; be
" pleased to get it accepted, and if the goods
" amount to more than that sum, I shall, when
" I have your bill of parcels, send you the re-
" mainder. I repeat my desire, that you will
" send me the goods well sorted, and well cho-
" sen, and as cheap as possible, that I may be
" encourag'd to a farther correspondence.

I am Your humble servant,

C. K.

THIS

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THIS was writing like a man that underſtood what he was doing; and his correſpondent in *London* would preſently ſay, this young man writes like a man of buſineſs; pray let us take care to uſe him well, for in all probability he will be a very good chapman.

THE ſum of the matter is this; a tradeſman's letters ſhould be plain, conciſe, and to the purpoſe; no quaint expreſſions, no book-phraſes, no flouriſhes, and yet they muſt be full and ſufficient to expreſs what he means, ſo as not to be doubtful, much leſs unintelligible. I can by no means approve of ſtudied abbreviations, and leaving out the needful copulatives of ſpeech in trading letters, they are *to an extreme* affected, no beauty to the ſtile, but on the contrary a deformity of the groſſeſt nature. They are affected to the laſt degree, and with this aggravation, that it is an affectation of the groſſeſt nature; for in a word 'tis affecting to be thought a man of more than ordinary ſenſe, by writing extraordinary nonſenſe; and affecting to be a man of buſineſs by giving orders and expreſſing your meaning in terms which a man of buſineſs may not think himſelf bound by: for example, a tradeſman at *Hull* writes to his correſpondent at *London* the following letter.

" SIR, yours receiv'd, have at preſent little " to reply. Laſt poſt you had bills of loading " with invoyce of what had loaden for your " account in *Hambro'* factor bound for ſaid " port. What have farther orders for ſhall be " diſpatch'd with expedition. Markets ſlacken " much

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" much on this ſide, cannot ſell the iron for
" more than 37 *s.* wiſh had your orders if ſhall
" part with it at that rate. No ſhips ſince the
" 11th. *London* fleet may be in the roads be-
" fore the late ſtorm, ſo hope they are ſafe: if
" have not enſur'd, pleaſe omit the ſame 'till
" hear farther; the weather proving good, hope
" the danger is over.

" My laſt tranſmitted three bills exchange,
" import *l.* 315. pleaſe ſignify if are come to
" hand, and accepted, and give credit in account
" current to

Your humble Servant.

I pretend to ſay there is nothing in all this letter, tho' appearing to have the face of a conſiderable dealer, but what may be taken any way *pro* or *con.* The *Hambro'* factor may be a ſhip, or a horſe, be bound to *Hambro'*, or *London.* What ſhall be diſpatch'd may be one thing, or any thing, or every thing in a former letter. No ſhips ſince the 11th may be, no ſhips come in, or no ſhips gone out. The *London* fleet being in the roads, it may be *London*-fleet from *Hull* to *London*, or from *London* to *Hull*, both being often at ſea together. The roads may be *Yarmouth* roads or *Grimsby*, or indeed any where.

By ſuch a way of writing no orders can be binding to him that gives them, or to him they are given to. A merchant writes to his factor at *Liſbon*;

" Please to ſend *per* firſt ſhip 150 cheſts beſt
" *Seville*, and 200 pipes beſt *Liſbon* white.

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" May

" May value yourſelf *per* exchange 1250 *l.* ſter-
" ling for the account of above orders. Sup-
" poſe you can ſend the ſloop to *Seville* for
" the order'd cheſts, *&c.*

I am

HERE is the order to ſend a cargo, with a *pleaſe to ſend*; ſo the factor may let it alone if he does not pleaſe. The order is 150 cheſts *Seville*; 'tis ſuppoſed he means oranges, but it may be 150 cheſts orange-trees as well, or cheſts of oil, or any thing. *Lisbon* white may be wine, or any thing elſe, tho' 'tis ſuppos'd to be wine. He may draw 1250 *l.* but he may refuſe to accept it if he pleaſes, for any thing ſuch an order as that obliges him.

ON the contrary, orders ought to be plain and explicit, and he ought to have aſſur'd him, that on his drawing on him his bills ſhould be honour'd, that is, accepted and paid.

I know this affectation of ſtile is accounted very grand, looks modiſh, and has a kind of majeſtick greatneſs in it; but the beſt merchants in the world are come off from it, and now chooſe to write plain and intelligibly; much leſs ſhould country-tradeſmen, citizens and ſhop-keepers, whoſe buſineſs is plainneſs and meer trade, make uſe of it.

I have mentioned this in the beginning of this work, becauſe indeed it is the beginning of a tradeſman's buſineſs. When a tradeſman takes an apprentice, the firſt thing he does for him, after he takes him from behind his counter, after he lets him into his compting-houſe and

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his books, and after truſting him with his more private buſineſs, I ſay the firſt thing is to let him write letters to his dealers, and correſpond with his friends; and this he does in his maſter's name, ſubſcribing his letters thus:

I am,
for my maſter A. B. *and company,*
your humble ſervant,
C. D.

And beginning thus:

SIR, I am order'd by my maſter *A. B.* to adviſe you that——

Or thus:

SIR, By my maſter's order, I am to ſignify to you that——

Or thus:

SIR, Theſe are by my maſter's order to give you notice——

ORDERS for goods ought to be very explicit and particular, that the dealer may not miſtake, eſpecially if it be orders from a tradeſman to a manufacturer, to make goods, or to buy goods, either of ſuch a quality, or to ſuch a pattern; in which if the goods are made to the colours, and of a marketable goodneſs, and within the time limited, the perſon ordering them cannot refuſe to receive them, and make himſelf debtor to the maker. On the contrary, if the goods are not of a marketable goodneſs, or not to the patterns, or are not ſent within the time, the maker ought not to expect they ſhould be receiv'd. For example:

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THE

The tradeſman, or warehouſeman, or what elſe we may call him, writes to his correſpondent at the *Devize* in *Wiltſhire*, thus:

" SIR, The goods you ſent me laſt week " are not at all for my purpoſe, being of a " ſort which I am at preſent full of: however, " if you are willing they ſhould lie here, I " will take all opportunities to ſell them for " your account; otherwiſe, on your firſt orders " they ſhall be deliver'd to whoever you ſhall " direct: and as you had no orders from me " for ſuch ſorts of goods, you cannot take " this ill. But I have here encloſed ſent you " five patterns as under markt, 1 to 5, if you " think fit to make me fifty pieces of druggets " of the ſame weight and goodneſs with the " fifty pieces, N° A. B. which I had from " you laſt *October*, and mixt as exactly as you " can to the encloſed patterns, ten to each " pattern, and can have the ſame to be deli- " vered here any time in *February* next, I ſhall " take them at the ſame price which I gave you " for the laſt; and one month after the deli- " very you may draw upon me for the money, " which ſhall be paid to your content.

Your friend and ſervant.

" *P. S.* Let me have your return *per* next " poſt, intimating that you can or cannot an- " ſwer this order, that I may govern my ſelf " accordingly.

To Mr. *H. G.* clothier in the *Devize.*

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THE clothier accordingly gives him an anſwer the next poſt, as follows:

" SIR, I have the favour of yours of the " 22d paſt, with your order for fifty fine drug- " gets, to be made of the like weight and " goodneſs with the two packs, No A. B. which " I made for you and ſent laſt *October*, as alſo " the five patterns encloſed, marked 1 to 5, for " my direction in the mixture: I give you this " trouble, according to your order, to let you " know, I have already put the ſaid fifty pieces " in hand, and as I am always willing to ſerve " you to the beſt of my power, and am thank- " ful for your favours, you may depend upon " them within the time, that is to ſay, ſome " time in *February* next, and that they ſhall be " of the like fineneſs and ſubſtance with the " other, and as near to the patterns as poſſible: " But in regard our poor are very craving, and " money at this time very ſcarce, I beg you " will give me leave, (twenty or thirty pieces " of them being finiſh'd and deliver'd to you " at any time before the remainder,) to draw " fifty pounds on you for preſent occaſion; for " which I ſhall think my ſelf greatly oblig'd, " and ſhall give you any ſecurity you pleaſe " that the reſt ſhall follow within the time.

" As to the pack of goods in your hands, " which were ſent up without your order, I am " content they remain in your hands for ſale " on my account, and deſire you will ſell them " as ſoon as you, can for my beſt advantage.

I am, &c.

HERE

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HERE is a harmony of business, and every thing exact; the order is given plain and express; the clothier answers directly to every point: here can be no defect in the correspondence; the diligent clothier applies immediately to the work, sorts and dies his wool, mixes his colours to the patterns, puts the wool to the spinners, sends his yarn to the weavers, has the pieces brought home, then has them to the thicking or fulling-mill, dresses them in his own workhouse, and sends them up punctually by the time; perhaps by the middle of the month: Having sent up twenty pieces five weeks before, the warehousekeeper to oblige him, pays his bill of 50*l.* and a month after the rest are sent in, he draws for the rest of the money, and his bills are punctually paid. The consequence of this exact writing and answering is this.

The warehousekeeper having the order from his merchant, is furnisht in time, and obliges his customer; then says he to his servant, Well, "this *H. G.* of the *Devize* is a clever workman, understands his business, and may be depended on: I see if I have an order to give that requires any exactness and honest usage, he is my man; he understands orders when they are sent, goes to work immediately, and answers them punctually.

Again, the clothier at *Devize* says to his head man, or perhaps his son, "This Mr. *H.* is a very good employer, he is worth obliging; his orders are so plain and so direct a man cannot mistake, and if the goods are made honestly and to his time, there's one's money; bills

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« are chearfully accepted, and punctually paid;
« I'll never diſappoint him, whoever goes with-
« out goods he ſhall not.

On the contrary, when orders are darkly given, they are doubtfully obſerved; and when the goods come to town, the merchant diſlikes them, the warehouſeman ſhuffles 'em back upon the clothier, to lie for his account, pretending they are not made to his order; the clothier is diſcouraged, and for want of his money diſcredited, and all their correſpondence is confuſion, and ends in loſs both of money and credit.

I am, &c.

LETTER III.

Of the Trading Stile.

SIR,

IN my laſt I gave you my thoughts for the inſtruction of young tradeſmen in writing letters with orders, and anſwering orders, and eſpecially about the proper ſtile of a tradeſman's letters, which I hinted ſhould be plain and eaſy, free in language, and direct to the purpoſe intended; give me leave to go on with the ſubject a little farther, as I think 'tis uſeful in another part of the tradeſman's correſpondence.

I might have made ſome apology to you for urging tradeſmen to write a plain and eaſy ſtile; let me add to you, that the tradeſmen need not be offended at my condemning them as

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as it were to a plain and homely ſtile; eaſy, plain, and familiar language is the beauty of ſpeech in general, and is the excellency of all writing, on whatever ſubject, or to whatever perſons they are we write or ſpeak. The end of ſpeech is that men might underſtand one another's meaning; certainly that ſpeech, or that way of ſpeaking which is moſt eaſily underſtood, is the beſt way of ſpeaking. If any man was to ask me, which would be ſuppoſed to be a perfect ſtile, or language, I would anſwer, that in which a man ſpeaking to five hundred people, of all common and various capacities, idiots or lunaticks excepted, ſhould be underſtood by them all in the ſame manner with one another, and in the ſame ſenſe which the ſpeaker intended to be underſtood, this would certainly be a moſt perfect ſtile.

ALL exotic ſayings, dark and ambiguous ſpeakings, affected words, and as I ſaid in my laſt, abridgment, or words cut off, as they are fooliſh and improper in buſineſs, ſo indeed are they in any other things; hard words and affectation of ſtile in buſineſs, is like bombaſt in poetry, a kind of rumbling nonſenſe, and nothing of the kind can be more ridiculous.

THE nicety of writing in buſineſs, conſiſts chiefly, in giving every ſpecies of goods their trading names; for there are certain peculiarities in the trading language, which are to be obſerv'd as the greateſt proprieties, and without which the language your letters are written in would be obſcure, and the tradeſmen you write to would not underſtand you: for example, if

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you write to your factor at *Lisbon*, or at *Cadiz*, to make your returns in *hard ware*, he understands you, and sends you so many bags of pieces of eight. So if a merchant comes to me to hire a small ship of me, and tells me 'tis for the pipin trade; or to buy a vessel, and tells me he intends to make a *pipiner* of her, the meaning is, that she is to run to *Seville* for oranges, or to *Malaga* for lemons. If he says he intends to send her for a lading of fruit, the meaning is, she is to go to *Alicant*, *Denia*, or *Xevia*, on the coast of *Spain*, for raisins of the sun, or to *Malaga* for *Malaga* raisins. Thus in the home trade in *England*, if in *Kent* a man tells me he is to go among the *night riders*, his meaning is he is to go a carrying wool to the sea-shore; the people that usually run the wool off in boats, are called *owlers*; those that steal customs, smugglers; and the like. In a word, there is a kind of a cant in trade, which a tradesman ought to know, as the beggars and strollers know the gypsy cant, which none can speak but themselves; and this in letters of business is allowable, and indeed they cannot understand one another without it.

A brickmaker being hired by a brewer to make some bricks for him at his country-house, wrote to the brewer that he could not go forward unless he had two or three load of *Spanish*; and that otherwise his bricks would cost him six or seven chaldron of coals extraordinary, and the bricks would not be so good and hard neither by a great deal, when they were burnt.

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THE brewer sends him an answer, that he should go on as well as he could for three or four days, and then the *Spanish* should be sent him: accordingly, the following week the brewer sends him down two carts loaded with about twelve hogsheads or casks of *molasses*; which frighted the brickmaker almost out of his senses. The case was this, the brewers formerly mixt *molasses* with their ale, to sweeten it, and abate the quantity of malt, *molasses* being at that time much cheaper in proportion; and this they call'd *Spanish*, not being willing that people should know it. Again, the brickmakers all about *London*, do mix sea-coal-ashes, or laystal-stuff, as we call it, with their clay of which they make brick, and by that shift save eight chaldron of coals out of eleven, in proportion to what other people use to burn them with; and these ashes they call *Spanish*.

Thus the receiv'd terms of art in every particular business are to be observed; of which I shall speak to you in its turn: I name them here to intimate, that when I am speaking of plain writing in matters of business, it must be understood with an allowance for all these things: and a tradesman must be not only allowed to use them in his stile, but cannot write proper without them; it is a particular excellence in a tradesman to be able to know all the terms of art in every separate business, so as to be able to speak or write to any particular handicraft or manufacturer in his own dialect; and it is as necessary as it is for a sea-

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man to understand the names of all the several things belonging to a ship.

THIS therefore is not to be understood when I say that a tradesman should write plain and explicit, for these things belong to, and are part of the language of trade.

BUT even these terms of art, or customary expressions, are not to be used with affectation, and with a needless repetition, where they are not called for.

NOR should a tradesman write those *out of the way* words, tho' 'tis in the way of the business he writes about, to any other person, who he knows, or has reason to believe, does not understand them; I say, he ought not to write in those terms to such, because it shews a kind of ostentation, and a triumph over the ignorance of the person they are written to, unless at the very same time you add an explanation of the terms, so as to make them assuredly intelligible at the place, and to the person to whom they are sent.

A tradesman, in such cases, like a parson, should suit his language to his auditory; and it would be as ridiculous for a tradesman to write a letter fill'd with the peculiarities of this or that particular trade, which trade he knows the person he writes to is ignorant of, and the terms whereof he is unacquainted with, as it would be for a minister to quote *Chrysostome* and St. *Austin*, and repeat at large all their sayings in the *Greek* and the *Latin*, in a country church among a parcel of plowmen and farmers. Thus a sailor writing a letter to a surgeon,

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geon, told him he had a ſwelling on the North-Eaſt ſide of his face, that his windward leg being hurt by a bruiſe, it ſo put him out of trim that he always heel'd to ſtarboard when he made freſh way, and ſo run to leeward till he was often forced aground; then he deſired him to give him ſome directions how to put himſelf into a ſailing poſture again. Of all which the ſurgeon underſtood little more than that he had a ſwelling on his face, and a bruiſe in his leg.

It would be a very happy thing, if tradeſmen had all their *lexicon technicum* at their fingers ends; I mean, (for pray remember that *I obſerve my own rule*, not to uſe *a hard word without explaining it*,) that every tradeſman would ſtudy ſo the terms of art of other trades, that he might be able to ſpeak to every manufacturer or artiſt in his own language, and underſtand them when they talk'd one to another; this would make trade be a kind of univerſal language, and the particular marks they are oblig'd to, would be like the notes of muſic, an univerſal character, in which all the tradeſmen in *England* might write to one another in the language and characters of their ſeveral trades, and be as intelligible to one another as the miniſter is to his people, *and perhaps much more.*

I therefore recommend it to every young tradeſman to take all occaſions to converſe with mechanicks of every kind, and to learn the particular language of their buſineſs; not the names of their tools only, and the way of

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working with their instruments as well as hands; but the very cant of their trade, for every trade has its *noſtrums*, and its little made words, which they often pride themſelves in, and which yet are uſeful to them on ſome occaſion or other.

THERE are many advantages to a tradeſman in thus having a general knowledge of the terms of art, and the cant, as I call it, of every buſineſs; and particularly this, that they could not be impoſed upon ſo eaſily by other tradeſmen, when they came to deal with them.

IF you come to deal with a tradeſman or handicraftſman, and talk his own language to him, he preſently ſuppoſes you underſtand his buſineſs; that you know what you come about; that you have judgment in his goods, or in his art, and cannot eaſily be impos'd upon; accordingly he treats you like a man that is not to be cheated, comes cloſe to the point, and does not croud you with words, and rattling talk to ſet out his wares, and to cover their defects; he finds you know where to look or feel for the defect of things, and how to judge of their worth. For example:

What trade has more hard words and peculiar ways attending it, than that of a jockey, or horſe-courſer, as we call them? have they all the parts of the horſe, and all the diſeaſes attending him, neceſſary to be mentioned in the market upon every occaſion of buying or bargaining: A jockey will know you at firſt ſight, when you do but go round a horſe, or at the firſt word you ſay about him, whether you are a

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dealer, as they call themſelves, or a ſtranger. If you begin well, if you take up the horſe's foot right, if you handle him in the proper places, if you bid his ſervant open his mouth, or go about it your ſelf like a workman, if you ſpeak of his ſhapes or goings in the proper words; O, ſays the jockey to his fellow, he underſtands a horſe, he ſpeaks the language; then he knows you are not to be cheated, or at leaſt not ſo eaſily: but if you go aukwardly to work, whiſper to your man you bring with you, to ask every thing for you, cannot handle the horſe your ſelf, or ſpeak the language of the trade, he falls upon you with his flouriſhes, and with a flux of horſe-rhetorick impoſes upon you with oaths and aſſeverations, and, in a word, conquers you with the meer clamour of his trade.

THUS if you go to a garden to buy flowers, plants, trees and greens, if you know what you go about, know the names of flowers, or ſimples, or greens; know the particular beauties of them, when they are fit to remove, and when to ſlip and draw, and when not; what colour is ordinary, and what rare; when a flower is rare, and when ordinary; the gardener preſently talks to you as to a man of art, tells you that you are a lover of art, a friend to a floriſt, ſhews you his exoticks, his green-houſe, and his ſtores; what he has ſet out, and what he has budded or inarch'd, and the like: but if he finds you have none of the terms of art, know little or nothing of the names of plants, or the nature of planting, he picks your pocket inſtantly, ſhews you a fine trimm'd fuz-buſh for a

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juniper, ſells you common pinks for painted ladies, an ordinary tulip for a rarity, and the like: Thus I ſaw a gardener ſell a gentleman a large yellow auriculas, that is to ſay, *a running away*, for a curious flower, and take a great price; it ſeems the gentleman was a lover of a good yellow, and 'tis known that when nature in the auricula is exhauſted, and has ſpent her ſtrength in ſhewing a fine flower, perhaps ſome years upon the ſame root, ſhe faints at laſt, and then turns into a yellow, which yellow ſhall be bright and pleaſant the firſt year, and look very well to one that knows nothing of it, tho' another year it turns pale, and at length almoſt white: This the gardeners call a run flower, and this they put upon the gentleman for a rarity, only becauſe he diſcover'd at his coming that he knew nothing of the matter. The ſame gardener ſold another perſon a root of white painted thyme for the right *Marum Syriacum*, and thus they do every day.

A perſon goes into a brickmaker's field to view his clamp, and buy a load of bricks; he reſolves to ſee them loaded becauſe he would have good ones; but not underſtanding the goods, and ſeeing the workmen loading them where they were hard and well burnt, but look'd white and grey, which to be ſure were the beſt of the bricks, and which perhaps they would not have done if he had not been there to look on them, they ſuppoſing he underſtood which were the beſt; but he in the abundance of his ignorance finds fault with them, becauſe they were not a good colour, and did not look red,

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the brickmaker's men took the hint immediately, and telling the buyer they would give him red bricks to oblige him, turn'd their hands from the grey hard well-burnt bricks to the ſoft **ſammell* half-burnt bricks, which they were glad to diſpoſe of, and which no body that had underſtood them, would have taken off their hands.

I mention theſe lower things, becauſe I would ſuit my writing to the underſtanding of the meaneſt people, and ſpeak of frauds uſed in the moſt ordinary trades; but it is the like in almoſt all the goods a tradeſman can deal in. If you go to *Warwickſhire* to buy cheeſe, you demand the cheeſe of the firſt make, becauſe that is the beſt. If you go to *Suffolk* to buy butter, you refuſe the butter of the firſt make, becauſe that is not the beſt, but you bargain for the right rowing butter, which is the butter that is made when the cows are turn'd into the grounds where the graſs has been mow'd, and the hay carried off, and grown again, and ſo in many other caſes; Theſe things demonſtrate the advantages there are to a tradeſman, in his being throughly inform'd of the terms of art, and the peculiarities belonging to every particular buſineſs, which therefore I call the language of trade.

As a merchant ſhould underſtand all languages, at leaſt, the languages of thoſe countries which he trades to, or correſponds with, and

* *Sammell* is a term of art the brick-makers uſe for thoſe bricks which are not well-burnt, and which generally look of a pale red colour, and as fair as the other, but are ſoft.

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the cuſtoms and uſages of thoſe countries as to their commerce; ſo an *Engliſh* tradeſman ought to underſtand all the languages of trade, within the circumference of his own country at leaſt, and particularly of ſuch, as he may by any of the conſequences of his commerce, come to be any way concern'd with.

ESPECIALLY it is his buſineſs to acquaint himſelf with the terms and trading ſtile, as I call it, of thoſe trades which he buys of; as to thoſe he ſells to, ſuppoſing he ſells to thoſe who ſell again, 'tis their buſineſs to underſtand him, not his to underſtand them; and if he finds they do not underſtand him, he will not fail to make their ignorance be his advantage, unleſs he is honeſter and more conſcientious in his dealings than moſt of the tradeſmen of this age ſeem to be.

LETTER IV.

Of the Tradeſman acquainting himſelf with all buſineſs in general.

SIR,

I AM very glad that what I have written you in my former letters, for the inſtruction of young tradeſmen, ſuits your deſign. I have, according to your requeſt, perſued the ſubject in another letter, which I hope will be equally to your ſatisfaction.

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It is the judgment of ſome experienced tradeſmen, that no man ought to go from one buſineſs to another, and launch out of the trade or employment he was bred to; *Tractent fabrilia fabri*, Every man to his own buſineſs: and they tell us men never thrive when they do ſo.

I will not enter into that diſpute here. I know ſome very good and encouraging examples of the contrary, and which ſtand as remarkable inſtances, or as exceptions to the general rule: But let that be as it will, ſometimes providence eminently calls men out of one employ into another, out of a ſhop into a warehouſe, out of a warehouſe into a ſhop, out of a ſingle hand into a partnerſhip, and the like; and they trade one time here, another time there, and with very good ſucceſs too. But I ſay, be that as it will, a tradeſman ought ſo far to acquaint himſelf with buſineſs, that he ſhould not be at a loſs to turn his hand to this or that trade, as occaſion preſents, whether in or out of the way of his ordinary dealing, as we have often ſeen done in *London* and other places, and ſometimes with good ſucceſs.

This acquainting himſelf with buſineſs does not intimate that he ſhould learn every trade, or enter into the myſtery of every employment; that cannot well be; but that he ſhould have a true notion of buſineſs in general, and a knowledge how and in what manner it is carried on; that he ſhould know where every manufacture is made, and how bought at firſt hand; that he ſhould know which are the proper markets, and what the particular kinds of goods to exchange

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at

at thoſe markets; that he ſhould know the manner how every manufacture is managed, and the method of their ſale.

It cannot be expected that he ſhould have judgment in the choice of all kinds of goods, though in a great many he may have judgment too; but there is a general underſtanding in trade, which every tradeſman both may and ought to arrive to; and this perfectly qualifies him to engage in any new undertaking, and to embark with other perſons better qualified than himſelf, in any new trade which he was not in before; in which, tho' he may not have a particular knowledge and judgment in the goods they are to deal in, or to make; yet having the benefit of the knowledge his new partner is maſter of, and being himſelf apt to take in all additional lights, he ſoon becomes experienc'd, and the knowledge of all the other parts of buſineſs qualifies him to be a ſufficient partner; for example, *A. B.* was bred a dry-ſalter, and he goes in partner with *C. D.* a ſcarlet-dyer, called a bow-dyer, at *Wandſworth.*

As a ſalter, *A. B.* has had experience enough in the materials for dying, as well ſcarlets as all other colours, and underſtands very well the buying of cochineal, indigo, gauls, ſhumach, logwood, fuſtick, madder, and the like; ſo that he does his part very well. *C. D.* is an experienced ſcarlet-dyer, but now doubling their ſtock, they fall into a larger work, and they dye bays and ſtuffs and other goods into differing colours, as occaſion requires; and this brings them to an equality in the buſineſs, and by hiring good

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experienced ſervants, they go on very well together.

THE like happens often when a tradeſman turns his hand from one trade to another; and when he embarks, either in partnerſhip or out of it, in any new buſineſs, 'tis ſuppos'd he ſeldom changes hands in ſuch a manner without ſome ſuch ſuitable perſon to join with, or that he has ſome experienced head work-man to direct him, which, if that work-man proves honeſt, is as well as a partner. On the other hand, his own application and indefatigable induſtry ſupplies the want of judgment: Thus I have known ſeveral tradeſmen turn their hands from one buſineſs to another, or from one trade entirely to another, and very often with good ſucceſs; for example, I have ſeen a confectioner turn a ſugar-baker, another a diſtiller; an apothecary turn chymiſt, and not a few turn phyſicians, and prove very good phyſicians too, but that is a ſtep beyond what I am ſpeaking of.

BUT my argument turns upon this (*viz.*) that a tradeſman ought to be able to turn his hand to any thing; that is to ſay, to lay down one trade, and take up another, if occaſion leads him to it, and if he ſees an evident view of profit and advantage in it; and this is only done by his having a general knowledge of trade, ſo as to have a capacity of judging, and by but juſt looking upon what is offer'd or propos'd, he ſees as much at firſt view as others do by long enquiry, and with the judgment of many adviſers.

WHEN I am thus ſpeaking of the tradeſman's being capable of making a judgment of things, it

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it occurs with a force not to be reſiſted, that I ſhould add, he is hereby fenced againſt bubbles and projects, and againſt thoſe fatal people call'd projectors, who are indeed among tradeſmen as birds of prey are among the innocent fowls, (*viz.*) devourers and deſtroyers: A tradeſman cannot be too well arm'd, nor too much caution'd againſt thoſe ſort of people; they are conſtantly ſurrounded with them, and are as much in jeopardy from them, as a man in a croud is of having his pocket pick'd, nay almoſt as a man is when in a croud of pick-pockets.

NOTHING ſecures the tradeſman againſt thoſe men ſo well, as his being throughly knowing in buſineſs, having a judgment to weigh all the deluſive ſchemes and the fine promiſes of the wheedling projector, and to ſee which are likely to anſwer, or which not; to examine all his ſpecious pretences, his calculations and figures, and ſee whether they are as likely to anſwer the end, as he takes upon him to ſay they will; to make allowances for all his fine flouriſhes and outſides, and then to judge for himſelf: A projector, is to a tradeſman a kind of incendiary; he is in a conſtant plot to blow him up, or ſet fire to him; for projects are generally as fatal to a tradeſman, as fire in a magazine of gun-powder.

THE honeſt tradeſman is always in danger, and cannot be too wary; and therefore to fortify his judgment, that he may be able to guard againſt ſuch people as theſe, is one of the moſt neceſſary things I can do for him.

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In order then to direct the tradeſman how to furniſh himſelf thus with a needful ſtock of trading knowledge, firſt, I ſhall propoſe to him to converſe with tradeſmen chiefly: he that will be a tradeſman ſhould confine himſelf within his own ſphere: never was the gazette ſo full of the advertiſements of commiſſions of bankrupt as ſince our ſhop-keepers are ſo much engaged in parties, form'd into clubs to hear news, and read journals and politicks; in ſhort, when tradeſmen turn ſtateſmen, they ſhould either ſhut up their ſhops, or hire ſomebody elſe to look after them.

The known ſtory of the upholſterer is very inſtructive, who, in his abundant concern for the publick, run himſelf out of his buſineſs into a jayl; and even when he was in priſon, could not ſleep for the concern he had for the liberties of his dear country: the man was a good patriot, but a bad ſhop-keeper; and indeed ſhould rather have ſhut up his ſhop, and got a commiſſion in the army, and then he had ſerved his country in the way of his calling. But I may ſpeak to this more in its turn.

My preſent ſubject is not the negative, what he ſhould not do, but the affirmative, what he ſhould do: *I ſay*, he ſhould take all occaſions to converſe within the circuit of his own ſphere, that is, dwell upon the ſubject of trade in his converſation, and ſort with and converſe among tradeſmen as much as he can; as writing teaches to write, *ſcribendo diſcis ſcribere*, ſo converſing among tradeſmen will make him a tradeſman. I need not explain this ſo critically as to tell

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tell you I do not mean he ſhould confine or reſtrain himſelf entirely from all manner of converſation but among his own claſs: I ſhall ſpeak to that in its place alſo. A tradeſman may on occaſion keep company with gentlemen as well as other people; nor is a trading man, if he is a man of ſenſe, unſuitable or unprofitable for a gentleman to converſe with, as occaſion requires; and you will often find, that not private gentlemen only, but even miniſters of ſtate, privy-counſellors, members of parliament, and perſons of all ranks in the government, find it for their purpoſe to converſe with tradeſmen, and are not aſham'd to acknowledge, that a tradeſman is ſometimes qualified to inform them in the moſt difficult and intricate, as well as the moſt urgent affairs of government; and this has been the reaſon, why ſo many tradeſmen have been advanc'd to honours and dignities above their ordinary rank, as Sir *Charles Duncombe*, a goldſmith; Sir *Henry Furneſe*, who was originally a retail *hoſier*; Sir *Charles Cook*, late one of the board of trade, a *merchant*; Sir *Joſiah Child*, originally a very mean tradeſman; the late Mr. *Lowndes*, bred a *ſcrivener*; and many others too many to name.

But theſe are inſtances of men call'd out of their lower ſphere for their eminent uſefulneſs, and their known capacities, being firſt known to be diligent and induſtrious men in their private and lower ſpheres; ſuch advancements make good the words of the wiſe man, *Seeſt thou a man diligent in buſineſs, he ſhall ſtand before princes, he ſhall not ſtand before mean men.*

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In the mean time the tradesman's proper business is in his shop or warehouse, and among his own class or rank of people; there he sees how other men go on, and there he learns how to go on himself; there he sees how other men thrive, and learns to thrive himself; there he hears all the trading news, as for state news and politicks, 'tis none of his business; there he learns how to buy, and there he gets oftentimes opportunities to sell; there he hears of all the disasters in trade, who breaks, and why; what brought such and such a man to misfortunes and disasters; and sees the various ways how men go down in the world, as well as the arts and management, by which others from nothing rise to wealth and estates.

Here he sees the scripture itself thwarted, and his neighbour tradesman, a wholesale haberdasher, in spight of a good understanding, in spight of a good beginning, and in spight of the most indefatigable industry, sink in his circumstances, lose his credit, then his stock, and then break and become bankrupt, while the man takes more pains to be poor, than others do to grow rich.

There on the other hand he sees *G. D.* a plodding weak-headed, but laborious wretch, of a confin'd genius, and that can't look a quarter of a mile from his shop-door into the world, and beginning with little or nothing, yet rises apace in the meer road of business, in which he goes on like the miller's horse, who being tied to the post is turn'd round by the very wheel, which he turns round himself; and this fellow

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ſhall get money inſenſibly, and grow rich even he knows not how, and no body elſe knows why.

HERE he ſees *F. M.* ruin'd by too much trade, and there he ſees *M. F.* ſtarv'd for want of trade, and from all theſe obſervations he may learn ſomething uſeful to himſelf, and fit to guide his own meaſures, that he may not fall into the ſame miſchiefs which he ſees others ſink under, and that he may take the advantage of that prudence which others riſe by.

ALL theſe things will naturally occur to him in his converſing among his fellow-tradeſmen; a ſettled little ſociety of trading people, who underſtand buſineſs, and are carrying on trade in the ſame manner with himſelf, no matter whether they are of the very ſame trades, or no, and perhaps better not of the ſame, ſuch a ſociety, I ſay, ſhall, if due obſervations are made from it, teach the tradeſman more than his apprenticeſhip; for there he learnt the operation, here he learns the progreſſion; his apprenticeſhip is his grammar-ſchool, this is his univerſity; behind his maſter's counter, or in his warehouſe, he learnt the firſt rudiments of trade, but here he learns the trading ſciences; here he comes to learn the *arcana*, ſpeak the language, underſtand the meaning of every thing, of which before he only learnt the beginning: the apprenticeſhip inſtructs him, and leads him as the nurſe the child; this finiſhes him; there he learnt the beginning of trade, here he ſees it in its full extent; in a word, there he learnt to trade, here he is made a *complete tradeſman*.

LET

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Let no young tradesman object, that in the conversation I speak of, there is so many gross things said, and so many ridiculous things argued upon, there being always a great many weak empty heads among the shop-keeping trading world: this may be granted without any impeachment of what I have advanced; for where shall a man converse, and find no fools in the society? and where shall he hear the weightiest things debated, and not a great many empty weak things offer'd, out of which nothing can be learned, and from which nothing can be deduced, for *ex nihil nihilo fit?*

But notwithstanding let me still insist upon it to the tradesman to keep company with tradesmen; let the fool run on in his own way; let the talkative green-apron rattle in his own way; let the manufacturer and his factor squabble and brangle; the grave self-conceited puppy, who was born a boy, and will die before he is a man, chatter and say a great deal of nothing, and talk his neighbours to death; out of every one you will learn something; they are all tradesmen, and there is always something for a young tradesman to learn from them.

If understanding but a little *French*, you were to converse every day a little among some *Frenchmen* in your neighbourhood, and suppose those *Frenchmen*, you thus kept company with, were every one of them fools, meer, ignorant, empty, foolish fellows; there might be nothing learnt from their sense, but you'd still learn *French* from 'em, if it was no more than the tone and accent, and the ordinary words usual in conversation.

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THUS among your ſilly empty tradeſmen, let them be as fooliſh and empty other ways as you can ſuggeſt, tho' you can learn no philoſophy from them, you may learn many things in trade from them, and ſomething from every one; for tho' it is not abſolutely neceſſary that every tradeſman ſhould be a philoſopher, yet every tradeſman in his way knows ſomething that even a philoſopher may learn from.

I knew a philoſopher that was excellently skill'd in the noble ſcience or ſtudy of aſtronomy, who told me he had ſome years ſtudied for ſome ſimily, or proper alluſion, to explain to his ſcholars the phenomena of the ſun's motion round its own axis, and could never happen upon one to his mind, 'till by accident he ſaw his maid *Betty* trundling her mop: ſurpris'd with the exactneſs of the motion to deſcribe the thing he wanted, he goes into his ſtudy, calls his pupils about him, and tells them that *Betty*, who herſelf knew nothing of the matter, could ſhew them the ſun revolving about itſelf in a more lively manner than ever he could. Accordingly *Betty* was call'd, and bad bring out her mop, when placing his ſcholars in a due poſition, oppoſite not to the face of the maid, but to her left ſide, ſo that they could ſee the end of the mop, when it whirl'd round upon her arm; they took it immediately; there was the broad headed nail in the center, which was as the body of the ſun, and the thrums whisking round, flinging the water about every way by innumerable little ſtreams, deſcribing exactly the rays of the ſun darting light from the center to the whole ſyſtem.

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If ignorant *Betty*, by the natural conſequence of her operation inſtructed the aſtronomer, why may not the meaneſt ſhoemaker or pedlar, by the ordinary ſagacity of his trading wit, tho' it may be indeed very ordinary, coarſe and unlook'd for, communicate ſomething, give ſome uſeful hint, dart ſome ſudden thought into the mind of the obſerving tradeſman, which he ſhall make his uſe of, and apply to his own advantage in trade, when at the ſame time he that gives ſuch hint ſhall himſelf, like *Betty* and her mop, know nothing of the matter?

Every tradeſman is ſuppoſed to manage his buſineſs his own way; and generally ſpeaking moſt tradeſmen have ſome ways peculiar and particular to themſelves; which they either derived from the maſters who taught them, or from the experience of things, or from ſomething in the courſe of their buſineſs, which had not happen'd to them before.

And thoſe little *noſtrums* are oftentime very properly, and with advantage communicated from one to another; one tradeſman finds out a nearer way of buying than another, another finds a vent for what is bought beyond what his neighbour knows of, and theſe in time come to be learned of them by their ordinary converſation.

I am not for confining the tradeſman from keeping better company, as occaſion and leiſure requires; I allow the tradeſman to act the gentleman ſometimes, and that even for converſation, at leaſt if his underſtanding and capacity make him ſuitable company to them; but

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ſtill

ſtill his buſineſs is among thoſe of his own rank. The converſation of gentlemen, and what they call keeping good company, may be uſed as a diverſion, or as an excurſion, but his ſtated ſociety muſt be with his neighbours, and people in trade; men of buſineſs are companions for men of buſineſs; with gentlemen he may converſe pleaſantly, but here he converſes profitably; tradeſmen are always profitable to one another; as they always gain by trading together, ſo they never loſe by converſing together; if they do not get money, they gain knowledge in buſineſs, improve their experience, and ſee farther and farther into the world.

A man of but an ordinary penetration will improve himſelf by converſing in matters of trade with men of trade; by the experience of the old tradeſmen they learn caution and prudence, and by the raſhneſs and the miſcarriages of the young, they learn what are the miſchiefs that themſelves may be expoſed to.

AGAIN, in converſing with men of trade, they get trade; men firſt talk together, then deal together; many a good bargain is made, and many a pound gained, where nothing was expected, by mere caſual coming to talk together, without knowing any thing of the matter before they met: The tradeſmens meetings are like the merchants exchange, where they manage, negotiate, and indeed beget buſineſs with one another.

LET no tradeſman miſtake me in this part, I am not encouraging them to leave their ſhops and warehouſes, to go to taverns and ale-houſes, and

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and spend their time there in unnecessary prattle, which indeed is nothing but sotting and drinking; this is not meeting to do business, but to neglect business. Of which I shall speak fully to you in a letter by it self.

But the tradesmen conversing with one another which I mean, is the taking suitable occasions to discourse with their fellow tradesmen, meeting them in the way of their business, and improving their spare hours together; to leave their shops, and quit their counters in the proper seasons for their attendance there, would be a preposterous negligence, would be going out of business to gain business, and would be cheating themselves instead of improving themselves; the proper hours of business are sacred to the shop and the warehouse; he that goes out of the order of trade, let the pretence of business be what it will, loses his business, not encreases it; and will, if continued, lose the credit of his conduct in business also.

I am, &c.

LETTER V.

Of Diligence and Application in Business.

SIR,

SOLOMON was certainly a friend to men of business, as it appears by his frequent good advice to them, *Prov.* xviii. 9. he says, *He that is slothful in business, is brother*

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to him that is a great waſter: and in another place, *The ſluggard ſhall be clothed in rags,* Prov. xxiii. 1. or to that purpoſe. On the contrary, the ſame wiſe man, by way of encouragement, tells them, *The diligent hand maketh rich,* Prov. x. 4. and, *The diligent ſhall bear rule, but the ſlothful ſhall be under tribute.*

NOTHING can give a greater proſpect of thriving to a young tradeſman, than his own diligence; it fills himſelf with hope, and gives him credit to all that know him; without application nothing in this world goes forward as it ſhould do: let the man have the moſt perfect knowledge of his trade, and the beſt ſituation for his ſhop, yet without application nothing will go on. What is the ſhop without the maſter? what the books without the book-keeper, the caſh without the caſh-keeper, what the credit without the man? Hark how the people talk of ſuch conduct as the ſlothful negligent trader diſcovers in his way.

" Such a ſhop, ſays the cuſtomer, ſtands well, " and there is a good ſtock of goods in it, " but there's no body to ſerve, but a prentice-" boy or two, and an idle journeyman; one " finds them always at play together rather than " looking out for cuſtomers; and when you " come to buy, they look as if they did not " care whether they ſhew'd you any thing or " no. One never ſees a maſter in the ſhop if " we go twenty times, nor any thing that bears " the face of authority. Then 'tis a ſhop al-" ways expos'd, 'tis perfectly haunted with thieves " and ſhop-lifters; they ſee no body but raw

boys

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" boys in it, that mind nothing, and the diligent
" devils never fail to haunt them; ſo that there's
" more out-cries of *ſtop thief* at their door,
" and more conſtables fetch'd to that ſhop, than
" to all the ſhops in the row. There was a
" brave trade at that ſhop in Mr.------'s time;
" he was a true ſhopkeeper; like the quack doctor,
" you never miſt him from ſeven in the morn-
" ing to twelve, and from two till nine at
" night; and he throve accordingly, he left a
" good eſtate behind him; but I don't know
" what theſe people are, they ſay there are two
" partners of them, but there had as good be
" none, for they are never at home, nor in
" their ſhop; one wears a long wig and a ſword,
" I hear, and you ſee him often in the *Mall*
" and at court, but very ſeldom in his ſhop, or
" waiting on his cuſtomers; and the other,
" they ſay, lies a bed till eleven a clock every
" day, juſt comes into the ſhop and ſhews him-
" ſelf, then ſtalks about to the tavern to take a
" whet, then to *Child*'s coffee-houſe to hear
" the news, comes home to dinner at one,
" takes a long ſleep in his chair after it, and
" about four a clock comes into the ſhop for
" half an hour, or thereabouts, then to the ta-
" vern, where he ſtays till two in the morning,
" gets drunk, and is led home by the watch,
" and ſo lies till eleven again; and thus he
" walks round like the hand of a dial; and
" what will it all come to? they'll certainly
" break, that you may be ſure of, they can't
" hold it long.

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THIS is the town's way of talking, where they ſee an example of it in the manner as is deſcrib'd; nor are the inferences unjuſt, any more than the deſcription is unlike, for ſuch certainly is the end of ſuch management, and no ſhop thus neglected ever made a tradeſman rich.

ON the contrary, cuſtomers love to ſee the maſter's face in the ſhop, and to go to a ſhop where they are ſure to find him at home; when he don't ſell, or cannot take the price offer'd, yet the cuſtomers are not diſoblig'd, and if they do not deal now, they may another time; if they do deal, the maſter generally gets a better price for his goods than a ſervant can, beſides that he gives better content; and yet the cuſtomers always think they buy cheaper of the maſter too.

I ſeem to be talking now of the mercer or draper, as if my diſcourſe was wholly bent and directed to them; but it is quite contrary, for it concerns every tradeſman, the advice is general, and every tradeſman claims a ſhare in it; the nature of trade requires it. 'Tis an old angliciſm, *ſuch a man drives a trade*; the alluſion is to a carter, that with his voice, his hands, his whip, and his conſtant attendance, keeps the team always going, helps himſelf, lifts at the wheel in every ſlough, doubles his application upon every difficulty, and in a word, to compleat the ſimily, if he is not always with his horſes, either the waggon is ſet in a hole, or the team ſtands ſtill, or, which is worſt of all, the loading is ſpoil'd by the waggon overthrowing.

'TIS

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'Tis therefore no improper ſpeech to ſay, ſuch a man *drives* his trade; for in ſhort, if trade is not driven, it will not go.

Trade is like a hand-mill, it muſt always be turned about by the diligent hand of the maſter; or if you will, like the pump-houſe at *Amſterdam*, where they put offenders in for petty matters, eſpecially beggars; if they will work and keep pumping, they ſit well, and dry and ſafe, and if they work very hard one hour or two, they may reſt, perhaps, a quarter of an hour afterwards; but if they overſleep themſelves, or grow lazy, the water comes in upon them and wets them, and they have no dry place to ſtand in, much leſs to ſit down in; and in ſhort, if they continue obſtinately idle, they muſt ſink; ſo that it is nothing but *pump* or *drown*, and they may chuſe which they like beſt.

He that engages in trade, and does not reſolve to work at it, is *felo de ſe*; 'tis downright murthering himſelf; that is to ſay, in his trading capacity, he murthers his credit, he murthers his ſtock, and he ſtarves, *which is as bad as murthering* his family.

Trade muſt not be entred into as a thing of light concern; it is called *buſineſs* very properly, for it is a buſineſs *for* life, and ought to be follow'd as one of the great buſineſſes *of* life; I do not ſay the chief, but one of the great buſineſſes of life it certainly is: trade muſt, I ſay, be work'd at, not play'd with; he that trades in jeſt, will certainly break in earneſt; and this is one reaſon indeed why ſo many tradeſmen come to ſo haſty a concluſion of their affairs.

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THERE was another old *Engliſh* ſaying to this purpoſe, which ſhews how much our old fathers were ſenſible of the duty of a ſhop-keeper: ſpeaking of the tradeſman as juſt opening his ſhop, and beginning a dialogue with it; the reſult of which is, that the ſhop replies to the tradeſman thus, *Keep me, and I will keep thee.* 'Tis the ſame with driving the trade; if the ſhopkeeper will not keep, that is, diligently attend his ſhop, the ſhop will not keep, that is, maintain him: and in the other ſenſe 'tis harſher to him, if he will not drive his trade, the trade will drive him; that is, drive him out of the ſhop, drive him away.

ALL theſe old ſayings have this monitory ſubſtance in them; namely, they all concur to fill a young tradeſman with true notions of what he is going about; and that the undertaking of a trade is not a ſport or game, in which he is to meet with diverſions only, and entertainment, and not to be in the leaſt troubled or diſturb'd: trade is a daily employment, and muſt be follow'd as ſuch, with the full attention of the mind, and full attendance of the perſon; nothing but what are to be called the neceſſary duties of life, are to intervene; and even thoſe are to be limited ſo, as not to be prejudicial to buſineſs.

AND now I am ſpeaking of the neceſſary things which may intervene, and which may divide the time with our buſineſs or trade, I ſhall ſtate the manner in a few words, that the tradeſman may neither give too much, or take away too much, to or from any reſpective part of

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of what may be call'd his proper employment, but keep as due a balance of his time, as he should of his books, or cash.

THE life of man is or should be a measure of allotted time; as his time is measured out to him, so the measure is limited, must end, and the end of it is appointed.

THE purposes, for which time is given, and life bestow'd, are very momentous; no time is given useless, and for nothing; time is no more to be unemploy'd, than it is to be ill employ'd. Three things are chiefly before us in the appointment of our time; 1. Necessaries of nature. 2. Duties of religion, or things relating to a future life. 3. Duties of the present life, *viz.* business and calling.

I. NECESSITIES of nature, such as eating and drinking; rest, or sleep; and in case of disease, a recess from business; all which have two limitations on them, and no more; namely, that they be

1. Referr'd to their proper seasons:
2. Us'd with moderation.

BOTH these might give me subject to write many letters upon, but I study brevity, and desire rather to hint than dwell upon things which are serious and grave, because I would not tire you.

II. DUTIES of religion: these may be call'd necessities too in their kind, and that of the sublimest nature; and they ought not to be thrust at all out of their place, and yet they ought to be kept in their place too. II. Du-

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III. DUTIES of life, that is to ſay, buſineſs, or employment, or calling, which are divided into three kinds;

1. Labour, or ſervitude.
2. Employment.
3. Trade.

BY labour, I mean the poor manualiſt, whom we properly call the labouring man, who works for himſelf indeed in one reſpect, but ſometimes ſerves and works for wages, as a ſervant, or workman.

BY employment I mean men in buſineſs, which yet is not properly call'd trade, ſuch as lawyers, phyſicians, ſurgeons, ſcriveners, clerks, ſecretaries, and ſuch like: and

BY trade I mean merchants and inland-traders, ſuch as are already deſcrib'd in the introduction to this work.

To ſpeak of time, it is divided among theſe; even in them all there is a juſt equality of circumſtances to be preſerv'd, and as diligence is requir'd in one, and neceſſity to be obeyed in another, ſo duty is to be obſerved in the third; and yet all theſe with ſuch a due regard to one another, as that one duty may not joſtle out another; and every thing going on with an equality and juſt regard to the nature of the thing, the tradeſman may go on with a glad heart, and a quiet conſcience.

THIS article is very nice, as I intend to ſpeak to it; and 'tis a dangerous thing indeed to ſpeak to, leſt young tradeſmen, treading on the

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brink of duty on one side, and duty on the other side, should pretend to neglect their duty to heaven, on pretence that I say they must not neglect their shops: But let them do me justice, and they will do themselves no injury; nor do I fear that my arguing on this point should give them any just cause to go wrong; if they will go wrong, and plead my argument for their excuse, it must be by their abusing my directions, and taking them in pieces, misplacing the words, and disjointing the sense, and by the same method they may make blasphemy of the scripture.

The duties of life, I say, must not interfere with one another, must not jostle one another out of the place, or so break in as to be prejudicial to one another. It is certainly the duty of every christian to worship God, to pay his homage morning and evening to his Maker, and at all other proper seasons to behave as becomes a sincere worshiper of God; nor must any avocation, either of business or nature, however necessary, interfere with this duty, either in publick or in private. This is plainly asserting the necessity of the duty, so no man can pretend to evade that.

But the duties of nature and religion also have such particular seasons, and those seasons so proper to themselves, and so stated, as not to break in or intrench upon one another, that we are really without excuse, if we let any one be pleaded for the neglect of the other. Food, sleep, rest, and the necessities of nature, are either reserved for the night, which is appointed for

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for man to rest, or take up so little room in the day, that they can never be pleaded in bar of either religion, or employment.

He indeed, who will sleep when he should work, and perhaps drink when he should sleep, turns nature bottom upwards, inverts the appointment of providence, and must account to himself, and afterwards to a higher judge for the neglect.

The devil, if it be the devil that tempts, for I would not wrong Satan himself, plays our duties often one against another; and to bring us, if possible, into confusion in our conduct, subtly throws religion out of its place, to put it in our way, and to urge us to a breach of what we ought to do: besides this subtle tempter, for as above I wont charge it all upon the devil, we have a great hand in it ourselves; but let it be who it will, I say, this subtle tempter hurries the well-meaning tradesman, to act in all manner of irregularity, that he may confound religion and business, and in the end may destroy both.

When the tradesman well-inclin'd rises early in the morning, and is mov'd, as in duty to his Maker he ought, to pay his morning vows to him either in his closet, or at the church, where he hears the six o'clock bell ring to call his neighbours to the same duty; then the secret hint comes cross his happy intention, that he must go to such or such a place, that he may be back time enough for such other business as has been appointed over night, and both perhaps may be both lawful and necessary; so his diligence oppresses his religion, and away he runs

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runs to do his buſineſs, and neglects his morning ſacrifice to his Maker.

On the other hand, and at another time, being in his ſhop, or his compting-houſe, or warehouſe, a vaſt throng of buſineſs upon his hands, and the world in his head, when it is highly his duty to attend it, and ſhall be to his prejudice to abſent himſelf; then the ſame deceiver preſſes him earneſtly to go to his cloſet, or to the church to prayers, during which time his cuſtomer goes to another place, the neighbours miſs him in his ſhop, his buſineſs is loſt, his reputation ſuffers, and by this *turn'd into a practice*, the man may ſay his prayers ſo long and ſo unſeaſonably 'till he is undone, and not a creditor he has (I may give it him from experience) will uſe him the better, or ſhew him the more favour, when a commiſſion of bankrupt comes out againſt him.

Thus I knew once a zealous, pious, religious tradeſman, who would almoſt ſhut up his ſhop every day about nine or ten o'clock to call all his family together to prayers; and yet he was no presbyterian I aſſure you; I ſay, he would almoſt ſhut up his ſhop, for he would ſuffer none of his ſervants to be abſent from his family-worſhip.

This man had certainly been right, had he made all his family get up by ſix o'clock in the morning, and call'd them to prayers before he had open'd his ſhop; but inſtead of that, he firſt ſuffer'd ſleep to interfere with religion, and lying a bed to poſtpone and joſtle out his prayers, and then to make God almighty amends upon himſelf, wounds his family by making his

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prayers interfere with his trade, and ſhut his cuſtomers out of his ſhop; the end of which was, the poor good man deceiv'd himſelf, and loſt his buſineſs.

ANOTHER tradeſman, whom I knew perſonally well, was rais'd in the morning very early, by the outcries of his wife, to go and fetch a midwife; It was neceſſary in his way to go by a church, where there was always on that day of the week a morning-ſermon early, for the ſupplying the devotion of ſuch early chriſtians as he; ſo the honeſt man ſeeing the door open, ſteps in, and ſeeing the miniſter juſt gone up into the pulpit, ſits down, joins in the prayers, hears the ſermon, and goes very gravely home again; in ſhort, his earneſtneſs in the worſhip, and attention to what he had heard, quite put the errand he was ſent about out of his head; and the poor woman in travail, after having waited long for the return of her husband with the midwife, was obliged, (having run an extreme hazard by depending on his expedition,) to diſpatch other meſſengers, who fetch'd the midwife, and ſhe was come and the work over, long before the ſermon was done, or that any body heard of the husband: at laſt he was met coming gravely home from the church, when being upbraided with his negligence, in a dreadful ſurpriſe he ſtruck his hands together, and cried out, *How is my wife! I profeſs I forgot it.*

WHAT ſhall we ſay now to this ill-tim'd devotion, and who muſt tempt the poor man to this neglect? certainly had he gone for the midwife, it had been much more his duty, than to go to hear a ſermon at that time. I knew

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I knew also another tradesman, who was such a sermon-hunter, and, as there are lectures and sermons preach'd in *London*, either in the churches, or meeting-houses, almost every day in the week, us'd so assiduously to hunt out these occasions, that whether it was in a church or meeting-house, or both, he was always abroad to hear a sermon, at least once every day, and sometimes more; and the consequence was, that the man lost his trade, his shop was entirely neglected, the time which was proper for him to apply to his business was misapply'd, his trade fell off, and the man broke.

Now it is true, and I ought to take notice of it also, that tho' these things happen, and may wrong a tradesman, yet 'tis oftner ten times for once, that tradesmen neglect their shop and business to follow the track of their vices and extravagance; some by taverns, others to the gaming-houses; others to balls and masquerades, plays, harlequins, and opera's; very few by too much religion.

But my inference is still sound, and the more effectually so as to that part; for if our business and trades are not to be neglected, no not for the extraordinary excursions of religion and religious duties, much less are they to be neglected for vices and extravagances.

This is an age of gallantry and gaiety, and never was the city transpos'd to the court as it is now: the play-houses and balls are now filled with citizens and young tradesmen, instead of gentlemen and families of distinction; the shop-keepers wear a differing garb now and are

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ſeen with their long wigs and ſwords, rather than with aprons on, as was formerly the figure they made.

BUT what is the difference in the conſequences? you did not ſee in thoſe days acts of grace for the relief of inſolvent debtors almoſt every ſeſſions of parliament, and yet the jails fill'd with inſolvents before the next year, though ten or twelve thouſand have been releas'd at a time by thoſe acts.

NOR did you hear of ſo many commiſſions of bankrupt every week in the gazette, as is now the caſe; in a word, whether you take the lower ſort of tradeſmen, or the higher, where there was twenty that fail'd in thoſe days, I believe I ſpeak within compaſs, if I ſay that five hundred turn inſolvent now; it is, as I ſaid above, an age of pleaſure, and as the wiſe man ſaid long ago, *he that loves pleaſure ſhall be a poor man.* So it is now: 'tis an age of drunkenneſs and extravagance, and thouſands ruin themſelves by that; 'tis an age of luxurious and expenſive living, and thouſands more undo themſelves by that; but among all our vices nothing ruins a tradeſman ſo effectually, as the neglect of his buſineſs: it is true, all thoſe things prompt men to neglect their buſineſs, but the more ſeaſonable is the advice; either enter upon no trade, undertake no buſineſs, or having undertaken it, perſue it diligently; DRIVE your trade, that the world may not drive you out of trade, and ruin and undo you.

WITHOUT diligence a man can never throughly underſtand his buſineſs; and how ſhould a

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man thrive, when he does not perfectly know what he is doing, or how to do it? application to his trade teaches him how to carry it on, as much as his going apprentice taught him how to ſet it up. Certainly that man ſhall never improve in his trading knowledge, that does not know his buſineſs, or how to carry it on: the diligent tradeſman is always the knowing and complete tradeſman.

Now in order to have a man apply heartily, and perſue earneſtly the buſineſs he is engag'd in, there is yet another thing neceſſary, namely, that he ſhould delight in it: to follow a trade, and not to love and delight in it, is a ſlavery, a bondage, not a buſineſs: the ſhop is a *Bridewell*, and the warehouſe a houſe of correction to the tradeſman, if he does not delight in his trade; while he is bound, as we ſay, to keep his ſhop, he is like the galley-ſlave chain'd down to the oar; he tuggs and labours indeed, and exerts the utmoſt of his ſtrength for fear of the ſtrappado, and becauſe he is obliged to do it; but when he is on ſhore, and is out from the bank, he abhors the labour, and hates to come to it again.

To delight in buſineſs is making buſineſs pleaſant and agreeable; and ſuch a tradeſman cannot but be diligent in it, which according to *Solomon* makes him certainly rich, and in time raiſes him above the world, and able to inſtruct and encourage thoſe who come after him.

I am, &c.

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LETTER VI.

Of Over-trading.

SIR,

IT is an obſervation indeed of my own, but I believe it will hold true almoſt in all the chief trading towns in *England*, That there are more tradeſmen undone by having too much trade, than for want of trade. Over-trading is among tradeſmen as over-lifting is among ſtrong men; ſuch people vain of their ſtrength, and their pride prompting them to put it to the utmoſt trial, at laſt lift at ſomething too heavy for them, over-ſtrain their ſinews, break ſome of nature's bands, and are cripples ever after.

I take over-trading to be to a ſhop-keeper, as ambition is to a prince. The late king of *France*, the great king *Lewis*, ambition led him to invade the dominions of his neighbours; and while upon the Empire here, or the States General there, or the *Spaniſh Netherlands* on another quarter, he was an over-match for every one, and in their ſingle capacity he gain'd from them all: but at laſt pride made him think himſelf a match for them all together, and he enter'd into a declar'd war againſt the Emperor and the Empire, the kings of *Spain* and *Great-Britain*, and

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and the States of *Holland* all at once: and what was the conſequence? they reduc'd him to the utmoſt diſtreſs, he loſt all his conqueſts, was oblig'd by a diſhonourable peace to quit what he had got by encroachment, to demoliſh his invincible towns, ſuch as *Pignerol, Dunkirk, &c.* the two ſtrongeſt fortreſſes in *Europe*; and in a word, like a bankrupt monarch, he may in many caſes be ſaid to have died a beggar.

THUS the ſtrong man in the fable, who by main ſtrength us'd to rive a tree, undertook one at laſt which was too ſtrong for him, and it clos'd upon his fingers and held him till the wild beaſts came and devour'd him. Tho' the ſtory is a fable, the moral is good to my preſent purpoſe, and is not at all above my ſubject; I mean, that of a tradeſman, who ſhould be warn'd againſt over-trading, as earneſtly, and with as much paſſion, as I would warn a dealer in gunpowder to be wary of fire, or a diſtiller or rectifier of ſpirits to moderate his furnace, leſt the heads of his ſtills fly off, and he ſhould be ſcalded to death.

FOR a young tradeſman to over-trade himſelf, is like a young ſwimmer going out of his depth; when if help does not come immediately, 'tis a thouſand to one but he ſinks, and is drown'd.

ALL raſh adventures are condemn'd by the prudent part of mankind; but 'tis as hard to reſtrain youth in trade, as 'tis in any other thing, where the advantage ſtands in view, and the danger out of ſight: the profits of trade are baits to the avaritious ſhop-keeper, and he is

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forward to reckon them up to himſelf; but does not perhaps caſt up the difficulty which there may be to compaſs it, or the unhappy conſequences of a miſcarriage.

For want of this conſideration, the tradeſman oftentimes drowns, as I may call it, even within his depth; that is, he ſinks when he has really the ſubſtance at bottom to keep him up; and this is all owing to an adventurous bold ſpirit in trade, join'd with too great a guſt of gain. Avarice is the ruin of many people beſides tradeſmen; and I might give the late South-ſea calamity for an example, in which the longeſt heads were moſt over-reach'd, not ſo much by the wit or cunning of thoſe they had to deal with, as by the ſecret promptings of their own avarice; wherein they abundantly verified an old proverbial ſpeech or ſaying, (*viz.*) *All covet all loſe*; ſo it was there indeed, and the cunningeſt, wiſeſt, ſharpeſt men loſt the moſt money.

There are two things which may be properly call'd *over-trading*, in a young beginner; and by both which tradeſmen are often overthrown.

1. Trading beyond their ſtock.
2. Giving too large credit.

A tradeſman ought to conſider and meaſure well the extent of his own ſtrength; his ſtock of money and credit is properly his beginning; for credit is a ſtock as well as money: he that takes too much credit is really in as much danger, as he that gives too much credit; and the danger lies particularly in this, if the tradeſman over-buys himſelf, that is, buys faſter than he

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can ſell, buying upon credit, the payments perhaps come due too ſoon for him; the goods not being ſold, he muſt anſwer the bills upon the ſtrength of his proper ſtock; that is, pay for them out of his own caſh: if that ſhould not hold out, he is oblig'd to put off his bills after they are due, or ſuffer the impertinence of being dunn'd by the creditor, *and perhaps by ſervants and apprentices*, and that with the uſual indecencies of ſuch kind of people.

This impairs his credit, and if he comes to deal with the ſame merchant, or clothier, or other tradeſman again, he is treated like one that is but an indifferent paymaſter; and tho' they may give him credit as before, yet depending that if he bargains for ſix months, he will take eight or nine in the payment, they conſider it in the price, and uſe him accordingly; and this impairs his gain: ſo that loſs of credit is indeed loſs of money, and this weakens him both ways.

A tradeſman therefore, eſpecially at his beginning, ought to be very wary of taking too much credit; he had much better ſlip the occaſion of buying now and then a bargain to his advantage, (for that is uſually the temptation,) than buying a greater quantity of goods than he can pay for, run into debt, and be inſulted, and at laſt ruin'd. Merchants and wholeſale dealers, *to put off their goods*, are very apt to prompt young ſhopkeepers and young tradeſmen to buy great quantities of goods, and take large credit at firſt: but 'tis a ſnare that many a young beginner has fallen into, and been ruin'd in the very bud; for if the young beginner does not find

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find a vent for the quantity, he is undone, for at the time of payment the merchant expects his money, whether the goods are sold or not; and if he cannot pay he is gone at once.

THE tradesman that buys warily, always pays surely, and every young beginner ought to buy cautiously: if he has money to pay, he need never fear goods to be had; the merchants warehouses are always open, and they may supply themselves upon all occasions, as they want, and as their customers call.

IT may pass for a kind of an objection here, that there are some goods which a tradesman may deal in, which are to be bought at such and such markets only, and at such and such fairs only, that is to say, are chiefly bought there; as the cheesemongers buy their stocks of cheese and of butter, the cheese at several fairs in *Warwickshire*, as at *Atherston* fair in particular, or at ---------- fair in *Gloucestershire*, and at *Sturbridge* fair near *Cambridge*; and their butter at *Ipswich* fair in *Suffolk*; and so of many other things; but the answer is plain, those things which are generally bought thus, are ready money goods, and the tradesman has a sure rule for buying, namely, his cash: but as I am speaking of taking credit, so I must be necessarily suppos'd to speak of such goods as are bought upon credit, as the linen-draper buys of the *Hambro'* and *Dutch* merchants; the woollen-draper of the *Blackwell-hall* men; the haberdasher of the thread merchants; the mercer of the weavers and *Italian* merchants; the silkman of the *Turkey* merchants; and the like: here

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here they are under no neceſſity of running deep into debt, but may buy ſparingly, and recruit again as they ſell off.

I know ſome tradeſmen are very fond of ſeeing their ſhops well ſtockt, and their warehouſes full of goods, and this is a ſnare to them, and brings them to buy in more goods than they want; but this is a great error, either in their judgment or their vanity; for except in retailers ſhops, and that in ſome trades where they muſt have a great choice of goods or elſe may want a trade; otherwiſe a well-experienc'd tradeſman had rather ſee his warehouſe too empty than too full: if it be too empty, he can fill it when he pleaſes, if his credit be good, or his caſh ſtrong; but a throng'd warehouſe is a ſign of the want of cuſtomers, and of a bad market; whereas an empty warehouſe is a ſign of a nimble demand.

Let no young tradeſman value himſelf upon having a very great throng of goods in hand; having juſt a neceſſary ſupply to produce a choice of new and faſhionable goods, nay, tho' he be a mercer, for they are the moſt under the neceſſity of a large ſtock of goods; but I ſay, ſuppoſing even the mercer, to have a tolerable ſhew and choice of faſhionable goods, that gives his ſhop a reputation, he derives no credit at all from a throng of old *ſhop-keepers*, as they call them, (*viz.*) out-of-faſhion things: but in other trades 'tis much more a needful caution; a few goods, and a quick ſale, is the beauty of a tradeſman's warehouſe, *or ſhop either*; and 'tis his wiſdom to keep himſelf in that poſture that his pay-

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ments may come in on his front, as fast as they go out in his rear; that he may be able to answer the demands of his merchants or dealers, and, if possible, let no man come twice for his money.

The reason of this is plain, and leads me back to where I began; credit is stock, and if well supported is as good as a stock, and will be as durable. A tradesman whose credit is good, untoucht, unspotted, and who, as above, has maintain'd it with care, shall in many cases buy his goods as cheap at three or four months time of payment, as another man shall with ready money; I say in some cases, and in goods which are ordinarily sold for time, as all our manufactures, *the Bay trade excepted*, generally are.

He then that keeps his credit unshaken, has a double stock; I mean, 'tis an addition to his real stock, and often superior to it: nay, I have known several considerable tradesmen in this city who have traded with great success, and to a very considerable degree, and yet have not had at bottom one shilling real stock; but by the strength of their reputation, being sober and diligent, and having with care preserv'd the character of honest men, and the credit of their business, by cautious dealing, and punctual payments, they have gone on till the gain of their trade has effectually establish'd them, and they have rais'd estates out of nothing.

But to return to the dark side, *viz. over-trading*; the second danger is the giving too much credit. He that takes credit may give credit,

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credit, but he muſt be exceeding watchful; for 'tis the moſt dangerous ſtate of life that a tradeſman can live in, for he is in as much jeopardy as a ſeaman upon a lee-ſhore.

If the people he truſts fail, or fail but of a punctual compliance with him, he can never ſupport his own credit, unleſs by the caution I am now giving; that is, to be very ſure not to give ſo much credit as he takes.

By the word *ſo much*, I muſt be underſtood thus, either he muſt ſell for ſhorter time than he takes, or in leſs quantity; the laſt is the ſafeſt, namely, that he ſhould be ſure not to truſt out ſo much as he is truſted with. If he has a real ſtock indeed, beſides the credit he takes, that indeed makes the caſe differ; and a man that can pay his own debts, whether other people pay him or no, that man is out of the queſtion; he is paſt danger, and cannot be hurt: But if he truſts beyond the extent of his ſtock and credit, even HE may be overthrown too.

There were many ſad examples of this in the time of the late war, and in the days when the publick credit was in a more precarious condition than it has been ſince; I ſay, ſad examples, *viz.* when tradeſmen in flouriſhing circumſtances, and who had indeed good eſtates at bottom, and were in full credit themſelves, truſted the publick with too great ſums; which not coming in at the time expected, either by the deficiency of the funds given by parliament, and the parliament themſelves not ſoon making good thoſe deficiencies, or by other diſaſters of thoſe times; I ſay,

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I ſay, their money not coming in to anſwer their demands, they were ruin'd; at leaſt, their credit wounded, and ſome quite undone, who yet, had they been paid, could have paid all their own debts, and had good ſums of money left.

OTHERS, who had ability to afford it, were oblig'd to ſell their tallies and orders at 40 or 50 *per cent.* loſs; from whence proceeded that black trade of buying and ſelling navy and victualling bills, and tranſport debts, by which the brokers and uſurers got eſtates, and many thouſands of tradeſmen were brought to nothing; even thoſe that ſtood it, loſt great ſums of money by ſelling their tallies: but credit cannot be bought too dear; and the throwing away one half to ſave the other, was much better than ſinking under the burthen; like a ſailor in a ſtorm, who to lighten the ſhip wallowing in the trough of the ſea, will throw the choiceſt goods over-board, even to half the cargo, in order to keep the ſhip above water, and ſave their lives.

THESE were terrible examples of *over-trading* indeed; the men were tempted by the high price which the government gave for their goods, and which they were oblig'd to give, becauſe of the badneſs of the publick credit at that time; But this was not ſufficient to make good the loſs ſuſtain'd in the ſale of the tallies, ſo that even they that ſold and were able to ſtand without ruin, were yet great ſufferers, and had enough to do to keep up their credit.

THIS

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THIS was the effect of giving over much credit; for tho' it was the government itſelf which they truſted, yet neither could the government itſelf keep up the ſinking credit of thoſe whom it was indebted to; and indeed, how ſhould it, when it was not able to ſupport its own credit? But that by the way. I return to the young tradeſman, whom we are now ſpeaking about.

IT is his greateſt prudence therefore, after he has conſider'd his own fund, and the ſtock he has to reſt upon; I ſay, his next buſineſs is to take care of his credit, and next to limiting his buying-liberty, let him be ſure to limit his ſelling; could the tradeſman buy all upon credit, and ſell all for ready money, he might turn uſurer, and put his own ſtock out to intereſt, or buy land with it, for he would have no occaſion for one ſhilling of it: but ſince that is not expected, nor can be done, it is his buſineſs to act with prudence in both parts, I mean, of taking and giving credit; and the beſt rule to be given him for it is, never to give ſo much credit as he takes, by at leaſt one third part.

BY giving credit I do not mean, that even all the goods which he buys upon credit may not be ſold upon credit; perhaps they are goods which are uſually ſold ſo, and no otherwiſe: but the alternative is before him thus; either he muſt not give ſo much credit in quantity of goods, or not ſo long credit in relation to time: for example,

SUPPOSE the young tradeſman buys ten thouſand pounds value of goods on credit, and this

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ten thouſand pounds are ſold for eleven thouſand pounds likewiſe on credit ; if the time given be the ſame, the man is in a ſtate of apparent deſtruction, and 'tis a hundred to one but he is blown up ; perhaps he owes the ten thouſand pound to twenty men, perhaps the eleven thouſand pound is owing to him by two hundred men : it is ſcarce poſſible that theſe two hundred petty cuſtomers of his, ſhould all ſo punctually comply with their payments, as to enable him to comply with his ; and if two or three thouſand pounds fall ſhort, the poor tradeſman, unleſs he has a fund to ſupport the deficiency, muſt be undone.

BUT if the man had bought ten thouſand pounds at ſix or eight months credit, and had ſold them all again as above to his two hundred cuſtomers, at three months and four months credit, then it might be ſuppoſed all, or the greateſt part of them, would have paid time enough to make his payments good ; if not, all would be loſt ſtill.

BUT on the other hand, ſuppoſe he had ſold but three thouſand pounds worth of the ten for ready money, and had ſold the reſt for ſix months credit ; it might be ſuppos'd that the three thouſand pounds in caſh, and what elſe the two hundred debtors might pay in time, might ſtop the mouths of the tradeſman's creditors, 'till the difference might be made good.

So eaſy a thing is it for a tradeſman to loſe his credit in trade, and ſo hard is it once upon ſuch a blow to retrieve it again : what need then is there for the tradeſman to guard himſelf againſt

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gainſt running too far into debt, or letting other people run too far into debt to him; for if they do not pay him, he cannot pay others, and the next thing is a commiſſion of bankrupt, and ſo the tradeſman may be undone, tho' he has eleven thouſand pound to pay ten with.

IT is true, it is not poſſible in a country where there is ſuch an infinite extent of trade as we ſee manag'd in this kingdom, that either on one hand or another it can be carried on, without a reciprocal credit both taken and given; but it is ſo nice an article, that I am of opinion, as many tradeſmen break with giving too much credit, as break with taking it. The danger indeed is mutual, and very great: whatever then the young tradeſman omits, let him guard againſt both his giving and taking too much credit.

BUT there are divers ways of over-trading, beſides this of taking and giving too much credit; and one of theſe is the running out into projects and heavy undertakings, either out of the common road which the tradeſman is already engaged in, or graſping at too many undertakings at once, and having, as it is vulgarly expreſs'd, too many irons in the fire at a time; in both which caſes the tradeſman is often wounded, and that deeply, ſometimes too deep to recover.

THE conſequences of thoſe adventures are generally ſuch as theſe; firſt, that they ſtock-ſtarve the tradeſman, and impoveriſh him in his ordinary buſineſs, which is the main ſupport of his family; they leſſen his ſtrength, and while

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his trade is not leſſen'd, yet his ſtock is leſſen'd; and as they very rarely add to his credit, ſo if they leſſen the man's ſtock, they weaken him in the main, and he muſt at laſt faint under it.

SECONDLY, as they leſſen his ſtock, ſo they draw from it in the moſt ſenſible part; they wound him in the tendereſt and moſt nervous part; for they always draw away his ready money: and what follows? The money, which was before the ſinews of his buſineſs, the life of his trade, maintain'd his ſhop, and kept up his credit in the full extent of it, being drawn off, like the blood let out of the veins, his trade languiſhes, his credit by degrees flags and goes off, and the tradeſman falls under the weight.

THUS have I ſeen many a flouriſhing tradeſman ſenſibly decay; his credit has firſt a little ſuffer'd, then for want of that credit trade has declin'd; that is to ſay, he has been obliged to trade for leſs and leſs, 'till at laſt he is waſted and reduc'd: if he has been wiſe enough and wary enough to draw out betimes, and avoid breaking, he has yet come out of trade, like an old *invalid* ſoldier out of the wars, maim'd, bruis'd, ſick reduc'd, and fitter for an hoſpital than a ſhop; ſuch miſerable havock has launching out into projects and remote undertakings made among tradeſmen.

BUT the ſafe tradeſman is he, that avoiding all ſuch remote excurſions, keeps cloſe within the verge of his own affairs; minds his ſhop or warehouſe, and confining himſelf to what belongs to him there, goes on in the road of his buſineſs without launching into unknown oceans;

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ans; and content with the gain of his own trade, is neither led by ambition, or avarice; and neither covets to be greater or richer by ſuch uncertain and hazardous attempts.

I am, &c.

LETTER VII.

Of the Tradeſman in diſtreſs, and becoming Bankrupt.

SIR,

IN former times it was a diſmal and calamitous thing for a tradeſman *to break:* where it befell a family, it put all into confuſion and diſtraction; the man in the utmoſt terror, fright, and diſtreſs, ran away with what goods he could get off, as if the houſe was on fire, to get into the *Fryars*, or the *Mint*; the family fled *one* one way, and *one* another, like people in deſperation; the wife to her father and mother, *if ſhe had any*, and the children ſome to one relation, ſome to another; a ſtatute (ſo they vulgarly call a commiſſion of bankrupt) came and ſwept away all, and oftentimes conſum'd it too, and left little or nothing, either to pay the creditors, or relieve the bankrupt. This made the bankrupt deſperate, and made him fly to thoſe places of ſhelter with his

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goods, where, hatden'd by the cruelty of the creditors, he choſe to ſpend all the effects which ſhould have paid the creditors, and at laſt periſh'd in miſery.

But now the caſe is alter'd: men make ſo little of breaking, that many times the family ſcarce removes for it; a commiſſion of bankrupt is ſo familiar a thing, that the debtor oftentimes cauſes it to be taken out in his favour, that he may the ſooner be effectually deliver'd from all his creditors at once, the law obliging him only to give a full account of himſelf upon oath to the commiſſioners, who, when they ſee his integrity, may effectually deliver him from all farther moleſtation, give him a part even of the creditor's eſtate, and ſo he may puſh into the world again, and try whether he cannot retrieve his fortunes by a better management, or with better ſucceſs for the future.

Some have ſaid, this law is too favourable to the bankrupt; that it makes tradeſmen careleſs; that they value not breaking at all, but run on at all hazards, venturing without forecaſt and without conſideration, knowing they may come off again ſo cheap and ſo eaſie, if they miſcarry: but though I cannot enter here into a long debate upon that ſubject, yet I may have room to ſay, that I differ from thoſe people very much; for though the terror of the commiſſion is in ſome meaſure abated, as indeed it ought to be, becauſe it was before exorbitant and unreaſonable; yet the terror of ruining a man's family, ſinking his fortunes, blaſting his credit, and throwing him out of buſineſs, and into the worſt

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of diſgrace that a tradeſman can fall into, this is not taken away, or abated at all; and this to an honeſt trading man is as bad as all the reſt ever was or could be.

NOR can a man be ſuppos'd in the rupture of his affairs, to receive any comfort, or to ſee thro' his diſaſters into the little relief which he may, and at the ſame time cannot be ſure he ſhall, receive at the end of his troubles, from the mercy of the commiſſion.

THESE are poor things and very trifling, for a tradeſman to entertain thoughts of a breach from, eſpecially with any proſpect of ſatisfaction; nor can any tradeſman with the leaſt ſhadow of principle entertain any thought of breaking, but with the utmoſt averſion, and even abhorrence; for the circumſtances of it are attended with ſo many mortifications, and ſo many ſhocking things, contrary to all the views and expectations that a tradeſman can begin the world with, that he cannot think of it, but as we do of the grave, with a chilneſs upon the blood, and a tremor in the ſpirits. Breaking is the death of a tradeſman; he is mortally ſtabb'd, or, as we may ſay, ſhot thro' the head in his trading capacity; his ſhop is ſhut up, as it is when a man is buried; his credit, the life and blood of his trade, is ſtagnated; and his attendance, which was the pulſe of his buſineſs, is ſtopt, and beats no more; in a word, his fame, and even name as to trade, is buried, and the commiſſioners, that act upon him, and all their proceedings, are but like the executors of the defunct, dividing the ruins of his fortune, and

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at last, his certificate is a kind of performing the obsequies for the dead, and praying him out of purgatory.

Did ever tradesman set up on purpose to break? Did ever a man build himself a house on purpose to have it burnt down? I can by no means grant that any tradesman, at least in his senses, can entertain the least satisfaction in his trading, or abate any thing of his diligence in trade, from the easiness of breaking, or the abated severities of the bankrupt act.

I cou'd argue it from the nature of the act it self, which indeed was made, and is effectual, chiefly for the relief of creditors, not debtors; to secure the bankrupt's effects for the use of those to whom it of right belongs, and to prevent the extravagant expences of the commission, which before was such as often devour'd all, ruining both the bankrupt and his creditors too. This the present law has providently put a stop to, and the creditors now are secure in this point, that what is to be had, what the poor tradesman has left, they are sure to have preserv'd for, and divided among them, which indeed before they were not: The case is so well known, and so recent in every tradesman's memory, that I need not take up any more of your time about it.

As to the encouragements in the act for the bankrupt, they are only these, namely, that upon his honest and faithful surrender of his affairs, he shall be set at liberty; and if they see cause, they, the creditors, may give him back a small gratification for his discovering his effects,

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and assisting to the recovery of them; and all this, which amounts to very little, is upon his being, as I have said, entirely honest, and having run thro' all possible examinations and purgations, and that it is at the peril of his life if he prevaricates.

ARE these encouragements to tradesmen to be negligent and careless of the event of things? Will any man in his wits fail in his trade, break his credit, and shut up his shop for these prospects? Or will he comfort himself in case he is forced to fail, I say, will he comfort himself with these little benefits, and make the matter easy to himself on that account? He must have a very mean spirit that can do this, and must act upon very mean principles in life, who can fall with satisfaction, on purpose to rise no higher than this; 'tis like a man going to bed on purpose to rise naked, pleasing himself with the thoughts that tho' he shall have no cloaths to put on, yet he shall have the liberty to get out of bed and shift for himself.

ON these accounts, and some others, too long to mention here, I think 'tis out of doubt that the easiness of the proceedings on commissions of bankrupt, can be no encouragement to any tradesman to break, or so much as to entertain the thoughts of it, with less horror and aversion than he would have done before this law was made.

BUT I must come now to speak of the tradesman in his real state of mortification, and under the inevitable necessity of a blow upon his affairs: He has had losses in his business, such

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as are too heavy for his ſtock to ſupport; he has perhaps launch'd out in trade beyond his reach; either he has ſo many bad debts that he cannot find by his books he has enough left to pay his creditors; or his debts lie out of his reach, and he can't get them in, *which in one reſpect is as bad*; he has more bills running againſt him than he knows how to pay; and creditors dunning him who it is hard for him to comply with; and this by degrees ſinks his credit.

Now could the poor unhappy tradeſman take good advice, now would be his time to prevent his utter ruin, and let his caſe be better or worſe, his way is clear.

If it be only that he has over-ſhot himſelf in trade, taken too much credit, and is loaded with goods; or given too much credit, and cannot get his debts in; but that upon caſting up his books he finds his circumſtances good at bottom, tho' his credit has ſuffer'd by his effects being out of his hands; let him endeavour to retrench, let him check his carrier in trade; immediately take ſome extraordinary meaſures to get in his debts, or ſome extraordinary meaſures, if he can, to raiſe money in the mean time, till thoſe debts come in, that he may ſtop the crowd of preſent demands; if this will not do, let him treat with ſome of his principal creditors, ſhewing them a true and faithful ſtate of his affairs, and giving them the beſt aſſurances he can of payment, that they may be eaſy with him till he can get in his debts; and then with the utmoſt care draw in his trade within the

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due compaſs of his ſtock, and be ſure never to run out again farther than he is able to anſwer, let the proſpect of advantage be what it will; and by this method he may perhaps recover his credit again; at leaſt he may prevent his ruin: But this is always ſuppoſing the man has a firm bottom, that he is ſound in the main, and that his ſtock is at leaſt ſufficient to pay all his debts.

But the difficulty which I am propoſing to ſpeak of, is when the poor tradeſman, diſtreſs'd *as above* in point of credit, looking into his affairs, finds that his ſtock is diminiſhed, or perhaps entirely ſunk; that in ſhort he has ſuch loſſes, and ſuch diſappointments in his buſineſs, that he is not ſound at bottom; that he has run too far, and that his own ſtock being waſted or ſunk, he has not really ſufficient to pay his debts; what is this man's buſineſs? and what courſe ſhall he take?

I know the ordinary courſe with ſuch tradeſmen is this; it is true, ſays the poor man, I am running down, and I have loſt ſo much in ſuch a place, and ſo much by ſuch a chapman that broke, and in ſhort, ſo much that I am worſe than nothing; *but come*, I have ſuch a thing before me, or I have undertaken ſuch a project, or I have ſuch an adventure abroad, if it ſucceeds I may recover again; I'll try my utmoſt; I'll never drown while I can ſwim; I'll never fall while I can ſtand; who knows but I may get over it? In a word, the poor man is loth to come to the fatal day; loth to have his name in the gazette, and ſee his wife and family turn'd

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out of doors, and the like; who can blame him? or who is not, in the like case, apt to take the like measures? for 'tis natural to us all to put the evil day far from us; at least, to put it as far off as we can: tho' the criminal believes he shall be executed at last, yet he accepts of every reprieve, as it puts him within the possibility of an escape, and that as long as there is life there is hopes; but at last, the dead warrant comes down, then he sees death unavoidable, and gives himself up to despair.

INDEED the malefactor was in the right to accept, as I say, of every reprieve; but it is quite otherwise in the tradesman's case; and if I may give him a rule, safe, and in its end comfortable, in proportion to his circumstances, but to be sure, out of question just, honest and prudent, it is this:

WHEN he perceives his case as above, and knows that if his new adventures or projects should fail, he cannot by any means stand or support himself, I not only give it as my advice to all tradesmen, as their interest, but insist upon it, as they are honest men they should break; that is, stop in time; Fear not to do that which necessity obliges you to do; but above all, fear not to do that early, which if omitted, necessity will oblige you to do late.

FIRST, let me argue upon the honesty of it, and next upon the prudence of it. Certainly honesty obliges every man, when he sees that his stock is gone, that he is below the level, and eating into the estates of other men, to put a stop to it; and to do it in time, while something

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is left. It has been a fault, without doubt, to break in upon other mens estates at all; but perhaps a plea may be made that it was ignorantly done, and they did not think they were run so far, as to be worse than nothing; or some sudden disaster may have occasion'd it, which they did not expect, and it may be cou'd not foresee; both which may indeed happen to a tradesman, tho' *the former* can hardly happen without his fault, because he ought to be always acquainting himself with his books, stating his expences and his profits, and casting things up frequently, at least in his head, so as always to know whether he goes backward or forward. *The latter*, namely, sudden disaster, may happen so to any tradesman as that he may be undone, and it may not be his fault; for ruin sometimes falls as suddenly as unavoidably upon a tradesman, tho' there are but very few incidents of that kind, which may not be accounted for in such a manner as to charge it upon his prudence.

Some cases may indeed happen, some disasters may befall a tradesman, which it was not possible he should foresee; as fire, floods of water, thieves, and many such; and in those cases the disaster is visible, the plea is open, every body allows it, the man can have no blame. A prodigious tide from the sea, join'd with a great fresh or flood in the river *Dee*, destroy'd the new wharf below the *Roodee* at *West Chester*, and tore down the merchants warehouses there, and drove away not only all the goods, but even the buildings and all together, into the sea; Now, if a poor shop-keeper in *Chester* had

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had a large parcel of goods lying there, perhaps newly landed in order to be brought up to the city, but were all ſwept away, if, *I ſay*, the poor tradeſman was ruin'd by the loſs of thoſe goods on that occaſion, the creditors would ſee reaſon in it that they ſhould every one take a ſhare in the loſs; the tradeſman was not to blame.

LIKEWISE in the diſtreſs of the late fire which began in *Thames-ſtreet*, near *Bear-key*, a grocer might have had a quantity of goods in a warehouſe thereabouts, or his ſhop might be there, and the goods perhaps might be ſugars, or currants, or tobacco, or any other goods in his way, which cou'd not be eaſily remov'd; this fire was a ſurprize, it was a blaſt of powder, it was at noon-day, when no perſon cou'd forſee it; the man may have been undone and be in no fault himſelf, one way or other; no man can reaſonably ſay to him, why did you keep ſo many goods upon your hands, or in ſuch a place? for it was his proper buſineſs both to have a ſtock of goods, and to have them in ſuch a place; every thing was in the right poſition, and in the order which the nature of his trade requir'd.

ON the other hand, if it was the breaking of a particular chapman, or an adventure by ſea, the creditors would perhaps reflect on his prudence, why ſhould any man truſt a ſingle chapman ſo much, or adventure ſo much in one ſingle bottom, and uninſur'd, as that the loſs of it would be his undoing?

BUT there are other (however) caſes which may happen to a tradeſman; and by which he may be at

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once reduc'd below his proper stock, and have nothing left to trade on but his credit, that is to say, the estates of his creditors; In such a case, I question whether it can be honest for any man to continue trading; for first, it is making his creditors run an unjust hazard without their consent; indeed, if he discovers his condition to one or two of them, who are men of capital stocks, and will support him, they giving him leave to pay others off, and go on at their risques, that alters the case; or if he has a ready money trade, that will apparently raise him again, and he runs no more hazards, but is sure he shall at least run out no farther; in these two cases (and I do not know another) he may with honesty continue.

On the contrary, when he sees himself evidently running out, and declining, and has only a shift here, and a shift there, to lay hold on, as sinking men generally do; and knows, that unless something extraordinary happen, which perhaps also is not probable, he must fall; for such a man to go on, and trade in the ordinary way, notwithstanding losses, and hazards, in such a case I affirm he cannot act the honest man, he cannot go on with justice to his creditors or his family; he ought to call his creditors together, lay his circumstances honestly before them, and pay as far as it will go; if his creditors will do any thing generously for him, to enable him to go on again, well and good, but he cannot honestly oblige them to run the risque of his unfortunate progress, and to venture their estates on his bottom, after his bottom is really nothing at all but their money.

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BUT I pass from the honesty to the prudence of it; from what regards his creditors, to what regards himself; and I affirm, nothing can be more imprudent and impolitick, as it regards himself and his family, than to go on after he sees his circumstances irrecoverable. If he has any consideration for himself, or his future happiness, he will stop in time, and not be afraid of meeting the mischief which he sees follows too fast for him to escape: be not so afraid of breaking, as not to break 'till necessity forces you, and that you have nothing left; in a word, I speak it to every declining tradesman, if you love yourself, your family, or your reputation, and would ever hope to look the world in the face again, *break* in time.

BY breaking in time you will first obtain the character of an honest, tho' unfortunate man; 'tis owing to the contrary course, which is indeed the ordinary practice of tradesmen, namely, not to break 'till they run the bottom quite out, and have little or nothing left to pay; I say, 'tis owing to this, that some people think all men that break are knaves; the censure 'tis true is unjust; but the cause is owing to the indiscretion, to call it no worse, of the poor tradesmen, who putting the mischief as far from them as they can, trade on to the last gasp; 'till a throng of creditors coming on them together, or being arrested, and not able to get bail, or by some such publick blow to their credit, they are brought to a stop or breach of course; like a man fighting to the last gasp who is knock'd down, and laid on the ground, and then his resistance

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is at an end; for indeed a tradesman pushing on under irresistible misfortunes is but fighting with the world to the last drop, and with such unequal odds, that like the soldier surrounded with enemies, he must be kill'd; so the debtor must sink, it cannot be prevented.

It is true also, the man that thus struggles to the last, brings upon him an universal reproach, and a censure, that is not only unavoidable, but just, which is worse; but when a man breaks in time, he may hold up his face to his creditors, and tell them, that he could have gone on a considerable while longer, but that he should have had less left to pay them with, and that he has chosen to stop while he may be able to give them so considerable a sum, as may convince them of his integrity.

We have a great clamour among us of the cruelty of creditors; and it is a popular clamour, that goes a great way with some people; but let them tell us when ever creditors were cruel, when the debtor came thus to them with 15 *s.* in the pound in his offer; perhaps when the debtor has run to the utmost, and there appears to be little or nothing left, he has been us'd roughly, and 'tis enough to provoke a creditor, indeed to be offer'd a shilling or half a crown in the pound for a large debt, when had the debtor been honest, and broke in time, they might have receiv'd perhaps two thirds of their debt, and the debtor been in better condition too.

Break then in time, young tradesman! if you see you are going down, and that the ha-

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zard of going on is doubtful; you will certainly be receiv'd by your creditors with compassion, and with a generous treatment; and whatever happens, you will be able to begin the world again with the title of an honest man; even the same creditors will embark with you again, and be more forward to give you credit than before.

It is true, most tradesmen that break merit the name of knave or dishonest man, but 'tis not so with all; the reason of the difference lies chiefly in the manner of their breaking, *viz.* whether sooner or later: It is possible, he may be an honest man who *cannot*, but he can never be honest that can, and *will not* pay his debts. Now he, that being able to pay fifteen shillings in the pound, will struggle on 'till he sees he shall not be able to pay half a crown in the pound, this man was able to pay, but would not; and therefore, as above, cannot be an honest man.

In the next place, what shall we say to the peace and satisfaction of mind in breaking, which the tradesman will always have when he acts the honest part, and breaks betimes; compared to that guilt and chagrin of the mind, occasioned by a running on, as I said, to the last gasp, when they have little to pay? Then indeed the tradesman can expect no quarter from his creditors, and will have no quiet in himself.

I might instance here the miserable, anxious, perplexed life, which the poor tradesman lives under; the distresses and extremities of his declining state; how haras's'd and tormented for money; what shifts he is driven to for supporting

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ing himſelf; how many little, mean, and even wicked things will even the religous tradeſman ſtoop to in his diſtreſs, to deliver himſelf, even ſuch things, as his very ſoul would abhor at another time; and for which he goes perhaps with a wounded conſcience all his life after?

By giving up early, all this, which is the moſt dreadful part of all the reſt, would be prevented. I have heard many an honeſt unfortunate man confeſs this, and repent, even with tears, that they had not learn'd to deſpair in trade ſome years ſooner than they did, by which they had avoided falling into many foul and fooliſh actions, which they afterwards had been driven to by the extremity of their affairs.

I am, &c.

LETTER VIII.

Of the ordinary Occaſions of the Ruin of Tradeſmen.

SIR,

WHEN I have, as in my laſt, given advice to tradeſmen, when they fall into difficulties, and find they are run behind-hand, to break in time, before they run on too far, and thereby prevent the conſequences of a fatal running on to extremity, 'tis but juſt I ſhould give them ſome

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needful directions, to avoid, if poſſible, breaking at all.

In order to this, I will briefly enquire what are the ordinary originals of a tradeſman's ruin in buſineſs: to ſay 'tis *negligence*, when I have *already* preſs'd to a cloſe application and *diligence*; that 'tis launching into, and graſping at, more buſineſs than their ſtock, or perhaps their underſtandings are able to manage: when I have *already* ſpoken of the fatal conſequences of over-trading; to ſay 'tis truſting careleſly people unable to pay, and running too raſhly into debt: when I have *already* ſpoken of taking and giving too much credit; this would all be but ſaying the ſame thing over again; and I am too full of particulars, in this important caſe, to have any need of tautologies and repetitions: but there are a great many ways by which tradeſmen precipitate themſelves into ruin, beſides thoſe, and ſome that need explaining and enlarging upon.

1. Some, *eſpecially retailers*, ruin themſelves by fixing their ſhops in ſuch places as are improper for their buſineſs. In moſt towns, but particularly in the city of *London*, there are places as it were appropriated to particular trades, and where the trades which are plac'd there ſucceed very well, but would do very ill any where elſe, or any other trades in the ſame places; as the orange-merchants and wet-ſalters about *Billingſgate*, and in *Thames-ſtreet*; the coſtermongers at the *Three Cranes*; the wholeſale cheeſemongers in *Thames-ſtreet*; the mercers and drapers in the high ſtreets, ſuch as *Cheapſide*,

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Cheapſide, Ludgate-ſtreet, Cornhill, Round-court, and *Gracechurch-ſtreet, &c.*

PRAY what would a bookſeller make of his buſineſs at *Billingſgate,* or a mercer in *Tower-ſtreet,* or near the *Cuſtom-houſe*; or a draper in *Thames-ſtreet,* or about *Queen-hithe?* Many trades have their peculiar ſtreets, and proper places for the ſale of their goods, where people expect to find ſuch ſhops; and conſequently, when they want ſuch goods, they go thither for them; as the bookſellers in *St. Paul's* church-yard, about the *Exchange, Temple* and the *Strand, &c.* the mercers on both ſides *Ludgate,* in *Round-court,* and *Gracechurch* and *Lombard-ſtreets*; the ſhoemakers in *St. Martins le grand,* and *Shoemaker-row*; the coachmakers in *Long-acre, Queen-ſtreet,* and *Biſhopſgate*; butchers in *Eaſtcheap,* and ſuch like.

FOR a tradeſman to open his ſhop in a place unreſorted-to, or in a place where his trade is not agreeable, and where 'tis not expected, 'tis no wonder if he has no trade. What retale trade would a milliner have among the fiſh-mongers ſhops on *Fiſhſtreet-hill*; or a toy-man about *Queen-hithe?* When a ſhop is ill choſen, the tradeſman ſtarves, he is out of the way, and buſineſs will not follow him that runs away from it: ſuppoſe a ſhip-chandler ſhould ſet up in *Holbourn,* or a block-maker in *Whitecroſs-ſtreet,* an anchor-ſmith at *Moorgate,* or a coach-maker in *Redriff,* and the like?

IT is true, we have ſeen a kind of fate attend the very ſtreets and rows where ſuch trades have been gather'd together; and a ſtreet famous

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ſome years ago, ſhall, in a few years after, be quite forſaken; as *Pater-noſter-row* for mercers, *St. Paul's* church yard for woollen-drapers, both the *Eaſtcheaps* for butchers; and now you ſee hardly any of thoſe trades left in thoſe places.

I mention it for this reaſon, and this makes it to my purpoſe in an extraordinary manner, that whenever the principal ſhop-keepers remove from ſuch a ſtreet, or ſettled place where the principal trade uſed to be, the reſt ſoon follow; knowing, that if the fame of the trade is not there, the cuſtomers will not reſort thither: and that a tradeſman's buſineſs is to follow wherever the trade leads. For a mercer to ſet up now in *Pater-noſter-row*, or a woollen draper in *St. Paul's* church-yard; the one among the ſemſtreſſes, and the other among the chair-makers; would be the ſame thing as for a country ſhop-keeper not to ſet up in or near the market-place.

THE place therefore is to be prudently choſen by the retailer, when he firſt begins his buſineſs, that he may put himſelf in the way of buſineſs; and then, with God's bleſſing, and his own care, he may expect his ſhare of trade with his neighbours.

2. HE muſt take an eſpecial care to have his ſhop not ſo much crouded with a large bulk of goods, as with a well-ſorted, and well-choſen quantity, proper for his buſineſs, and to give credit to his beginning; in order to this, his buying part requires not only a good judgment in the wares he is to deal in, but a perfect government of his judgment by his underſtanding

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to ſuit and ſort his quantities and proportions, as well to his ſhop, as to the particular place where his ſhop is ſituate; for example, a particular trade is not only proper for ſuch or ſuch a part of the town, but a particular ſortment of goods, even in the ſame way, ſuits one part of the town, or one town and not another; as he that ſets up in the *Strand*, or near the *Exchange*, is likely to ſell more rich ſilks, more fine hollands, more fine broad-cloths, more fine toys and trinkets, than one of the ſame trade, ſetting up in the skirts of the town, or at *Ratcliff*, or *Wapping*, or *Redriff*; and he that ſets up in the capital city of a county, than he that is plac'd in a private market-town, in the ſame county; and he that is placed in a market-town, than he that is plac'd in a country village. A tradeſman in a ſea-port town ſorts himſelf different from one of the ſame trade in an inland town, tho' larger and more populous; and this the tradeſman muſt weigh very maturely before he lays out his ſtock.

SOMETIMES it happens a tradeſman ſerves his apprenticeſhip in one town, and ſets up in another; and ſometimes circumſtances altering, he removes from one town to another; the change is very important to him, for the goods which he is to ſell in the town he removes to, are ſometimes ſo differing from the ſorts of goods which he ſold in the place he removed from, tho' in the ſame way of trade, that he is at a great loſs both in changing his hand, and in the judgment of buying. This made me inſiſt, in one of my letters, that a tradeſman ſhould take

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all occaſions to extend his knowledge in every kind of goods, that which way ſoever he may turn his hand, he may have judgment in every thing.

In thus changing his circumſtances of trade, he muſt learn, as well as he can, how to furniſh his ſhop ſuitable to the place he is to trade in, and to ſort his goods to the demand which he is like to have there; otherwiſe he will not only loſe the cuſtomers for want of proper goods, but will very much loſe by the goods which he lays in for ſale, there being no demand for them where he is going.

When merchants ſend adventures to our *Britiſh* colonies, 'tis uſual with them to make up to each factor what they call a *ſortable cargoe*; that is to ſay, they want ſomething of every thing that may furniſh the tradeſmen there with parcels fit to fill their ſhops, and invite their cuſtomers; and if they fail, and do not thus ſort their cargoes, the factors there not only complain, as being ill-ſorted, but the cargoe lies by unſold, becauſe there is not a ſufficient quantity of ſorts to anſwer the demand, and make them all marketable together.

It is the ſame thing here; if the tradeſman's ſhop is not well ſorted, it is not ſuitably furniſhed, or fitted to ſupply his cuſtomers; and nothing diſhonours him more than to have people come to buy things uſual to be had in ſuch ſhops, and go away without them. The next thing they ſay to one another is, I went to that ſhop, but I could not be furniſh'd; they are not ſtock'd there for a trade; one ſeldom finds any

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any thing there that is new or faſhionable: and ſo they go away to another ſhop; and not only go away themſelves, but carry others away with them, for it is obſervable, that the buyers, or retale cuſtomers, eſpecially the Ladies, follow one another as ſheep follow the flock; and if one buys a beautiful ſilk, or a cheap piece of *Holland*, or a new-faſhioned thing of any kind, the next enquiry is, where it was bought? and the ſhop is preſently recommended for a ſhop well ſorted, and for a place where things are to be had not only cheap and good, but of the neweſt faſhion, and where they have always great choice to pleaſe the curious, and to ſupply whatever is call'd for. And thus the trade runs way inſenſibly to the ſhops which are beſt ſorted.

3. THE retale tradeſman in eſpecial, but even every tradeſman in his ſtation, muſt furniſh himſelf with a competent ſtock of patience; I mean that patience which is needful to bear with all ſorts of impertinence, and the moſt provoking curioſity that it is poſſible to imagin the buyers, even the worſt of them, are or can be guilty of. A tradeſman behind his counter muſt have no fleſh and blood about him, no paſſions, no reſentment; he muſt never be angry, no not ſo much as ſeem to be ſo: if a cuſtomer tumbles him five hundred pounds worth of goods, and ſcarce bids money for any thing; nay, tho' they really come to his ſhop with no intent to buy, as many do, only to ſee what is to be ſold, and if they cannot be better pleas'd than they are at ſome other ſhop where they intend to buy, 'tis all one, the tradeſman muſt take it,

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and place it to the account of his calling, that 'tis his buſineſs to be ill uſed and reſent nothing; and ſo muſt anſwer as obligingly to thoſe that give him an hour or two's trouble and buy nothing, as he does to thoſe who in half the time lay out ten or twenty pounds. The caſe is plain, 'tis his buſineſs to get money, to ſell and pleaſe, and if ſome do give him trouble and do not buy, others make him amends, and do buy; and as for the trouble, 'tis the buſineſs of his ſhop.

I have heard that ſome Ladies, and thoſe too perſons of good note, have taken their coaches and ſpent a whole afternoon in *Ludgateſtreet*, or *Covent Garden*, only to divert themſelves in going from one mercer's ſhop to another, to look upon their fine ſilks, and to rattle and banter the journeymen and ſhopkeepers, and have not ſo much as the leaſt occaſion, much leſs intention to buy any thing; nay, not ſo much as carrying any money out with them to buy any thing if they fancied it: yet this the mercers who underſtand themſelves know their buſineſs too well to reſent, nor if they really knew it, would they take the leaſt notice of it, but perhaps tell the ladies they were welcome to look upon their goods; that it was their buſineſs to ſhew them, and that if they did not come to buy now, they might perhaps ſee they were furniſh'd to pleaſe them when they might have occaſion.

On the other hand, I have been told that ſometimes thoſe ſorts of ladies have been catch'd in their own ſnare; that is to ſay, have been ſo

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engaged by the good uſage of the ſhop-keeper, and ſo unexpectedly ſurpriz'd with ſome fine thing or other, that has been ſhewn them, that they have been drawn in by their fancy, againſt their deſign, to lay out money, whether they had it or no; that is to ſay, to buy, and ſend home for money to pay for it.

But let it be how and which way it will, whether mercer or draper, or what trade you pleaſe, the man that ſtands behind the counter muſt be all courteſy, civility and good manners; he muſt not be affronted, or any way moved by any manner of uſage, whether owing to caſualty or deſign; if he ſees himſelf ill uſed, he muſt wink, and not ſee it; he muſt at leaſt not appear to ſee it, nor any way ſhew diſlike or diſtaſte; if he does, he reproaches not only himſelf, but his ſhop, and puts an ill name upon the general uſage of cuſtomers in it; and 'tis not to be imagined how, in this goſſiping Tea-drinking age, the ſcandal will run, even among people who have had no knowledge of the perſon firſt complaining. Such a ſhop! (ſays a certain Lady to a citizen's wife, in converſation as they were going to buy clothes) I am reſolv'd I won't go to it, the fellow that keeps it is ſaucy and rude: if I lay out my money, I expect to be well uſed; if I don't lay it out, I expect to be well treated.

Why Madam, ſays the citizen, did the man of the ſhop uſe your Ladiſhip ill?

Lady. No, I can't ſay he us'd me ill, for I never was in his ſhop.

Cit.

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Cit. How does your Ladiſhip know he does ſo then?

Lady. WHY I know he us'd another Lady ſaucily, becauſe ſhe gave him a great deal of trouble, as he call'd it, and did not buy.

Cit. WAS it the Lady that told you ſo her ſelf, Madam?

Lady. I don't know, really, I have forgot who it was; but I have ſuch a notion in my head, and I don't care to try, for I hate the ſaucineſs of ſhop-keepers, when they don't underſtand themſelves.

Cit. WELL but Madam, perhaps it may be a miſtake, and the Lady that told you was not the perſon neither.

Lady. O! Madam, I remember now who told me; it was my Lady *Tattle*, when I was at Mrs. *Whymſy*'s on a viſiting day; it was the talk of the whole circle, and all the Ladies took notice of it, and ſaid they would take care to ſhun that ſhop.

Cit. SURE, Madam, the Lady was ſtrangely uſed; did ſhe tell any of the particulars?

Lady. No, I did not underſtand that ſhe told the particulars, for it ſeems it was not to her, but to ſome other Lady, a friend of hers; but it was all one, the company took as much notice of it as if it had been to her, and reſented it as much, I aſſure you.

Cit. YES, and without examining the truth of the fact.

Lady. WE did not doubt the ſtory.

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Cit. BUT had no other proof of it, Madam, than her relation?

Lady. WHY that's true; no body ask'd for a proof; 'twas enough to tell the ſtory.

Cit. WHAT! tho' perhaps the Lady did not know the perſon, or whether it was true or no; and perhaps had it from a third or fourth hand; your Ladiſhip knows any body's credit may be blaſted at that rate.

Lady. WE don't enquire ſo nicely, you know, into the truth of ſtories at a Tea-table.

Cit. No, Madam, that's true; but when reputation is at ſtake, we ſhould be a little careful too.

Lady. WHY that's true too; but why are you ſo concern'd about it, Madam! Do you know the man that keeps the ſhop?

Cit. No otherwiſe, Madam, than that I have often bought there, and I always found them the moſt civil obliging people in the world.

Lady. IT may be they know you, Madam.

Cit. I am perſuaded they don't, for I ſeldom went but I ſaw new faces; for they have a great many ſervants and journeymen in the ſhop.

Lady. It may be you are eaſily to be pleas'd; you are good-humour'd your ſelf, and cannot put their patience to any trial.

Cit. INDEED, Madam, juſt the contrary; I believe I made them tumble two or three hundred pounds worth of goods one day, and bought nothing, and yet it was all one, they uſed me as well as if I had laid out twenty pounds.

Digitized by Google *Lady.*

Lady. WHY ſo they ought.

Cit. YES, Madam, but then 'tis a token they do as they ought, and underſtand themſelves.

Lady. WELL, I don't know much of it indeed, but thus I was told.

Cit. WELL, but if your Ladiſhip would know the truth of it, you would do a piece of juſtice to go and try them.

Lady. NOT I! beſides, I have a mercer of my acquaintance.

Cit. WELL, Madam, I'll wait on your Ladiſhip to your own mercer, and if you can't find any thing to your liking, will you go and try the other ſhop?

Lady. O! I am ſure I ſhall deal if I go to my mercer.

Cit. WELL, but if you ſhou'd, let us go for a frollick, and give t'other as much trouble as we can for nothing, and ſee how he'll behave, for I want to be ſatisfy'd; if I find them as your Ladiſhip has been told, I'll never go there any more.

Lady. UPON that condition I agree, I will go with you; but I will go and lay out my money at my own mercer's firſt, becauſe I won't be tempted.

Cit. WELL, Madam, I'll wait on your Ladiſhip till you have laid out your Money.

AFTER this diſcourſe they drive away to the mercer's ſhop where the Lady us'd to buy; and when they came there the Lady was ſurpriz'd, the ſhop was ſhut up, and no body to be ſeen. The next door was a laceman's, and the journeyman

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neyman being at the door, the Lady ſent her ſervant to deſire him to ſpeak a word or two to her; and when he came, ſays the Lady to him,

PRAY how long has Mr. ----------*d*'s ſhop been ſhut up?

Laceman. About a month, Madam.

Lady. WHAT is Mr. ---------- dead?

Lacem. No, Madam, he is not dead.

Lady. WHAT then, pray?

Lacem. SOMETHING worſe, Madam, he has had ſome misfortunes.

Lady. I am very ſorry to hear it, indeed— So her Ladiſhip made her bow, and her coachman drove away.

THE ſhort of the ſtory was, her mercer was broke; upon which the city Lady prevail'd upon her Ladiſhip to go to the other ſhop; which ſhe did, but declar'd beforehand ſhe would buy nothing, but give the mercer all the trouble ſhe could; and ſo ſaid the other. And to make the thing more ſure, ſhe would have them go into the ſhop ſingle, becauſe ſhe fancy'd the mercer knew the city Lady, and therefore would behave more civilly to them both on that account, the other having laid out her money there ſeveral times. Well, they went in, and the Lady ask'd for ſuch and ſuch rich things, and had them ſhew'd her, to a variety that ſhe was ſurpriz'd at; but not the beſt or richeſt things they could ſhew her gave her any ſatisfaction; either ſhe did not like the pattern, or the colours did not ſuit her fancy, or they were

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were too dear; and so she prepares to leave the shop, her coach standing at a distance, which she order'd, that they might not guess at her quality.

But she was quite deceiv'd in her expectation; for the mercer, far from treating her in the manner as she had heard, used her with the utmost civility and good manners. She treated him, on the contrary, as she said her self, even with a forced rudeness; she gave him all the impertinent trouble she was able, as above; and, pretending to like nothing he shew'd, turn'd away with an air of contempt, intimating that his shop was ill furnish'd, and that she should be easily served, she doubted not, at another.

He told her he was very unhappy in not having any thing that suited her fancy; that if she knew what particular things would please her, he would have them in two hours time for her, if all the *French* and *Italian* merchants warehouses in *London*, or all the weavers looms in *Spittlefields* could furnish them. But when that would not do, she comes forward from his back-shop, where she had plagued him about an hour and half, and makes him the slight compliment of, (in a kind of a scornful tone too,) *I am sorry I have given you so much trouble.*

The trouble, Madam, is nothing, 'tis my misfortune not to please you; but as to trouble, my business is to oblige the Ladies my customers; if I shew my goods, I may sell them; if I do not shew them, I cannot: if it is not a trouble to you, I'll shew you every piece of goods in my

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my ſhop; if you do not buy now, you may perhaps buy another time. And thus, in ſhort, he purſued her with all the good words in the world, and waited on her towards the door.

As ſhe comes forward, there ſhe ſpy'd the city Lady, who had juſt us'd the partner as the Lady had us'd the chief maſter; and there, as if it had been by mere chance, ſhe ſalutes her with, Your ſervant, couſin, pray what brought you here? The couſin anſwers, Madam, I am mighty glad to ſee your Ladiſhip here; I have been haggling here a good while, but this gentleman and I can't bargain, and I was juſt a going away.

Why then, ſays the Lady, you have been juſt ſuch another cuſtomer as I, for I have troubled the gentleman mercer this two hours, and I can't meet with any thing to my mind. So away they go together to the door, and the Lady gets the mercer to ſend one of his ſervants to bid her coachman drive to the door, ſhewing him where the fellow ſtood.

While the boy was gone, ſhe takes the city Lady aſide, and talking ſoftly, the mercer and his partner, ſeeing them talk together, withdrew; but waited at a diſtance to be ready to hand them to the coach. So they began a new diſcourſe, as follows:

Lady. Well, ſays ſhe to the city Lady, I am ſatisfy'd this man has been ill uſed in the world.

Cit. Why, Madam, how does your Ladiſhip find him?

Lady. Only the moſt obliging, moſt gentleman-

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man-like man, of a tradeſman, that ever I met with in my life.

Cit. BUT did your Ladiſhip try him as you ſaid you would?

Lady. TRY him! I believe he has tumbled three thouſand pounds worth of goods for me.

Cit. DID you oblige him to do ſo?

Lady. I forced him to it indeed, for I lik'd nothing.

Cit. Is he well ſtock'd with goods?

Lady. I told him his ſhop was ill furniſhed.

Cit. WHAT did he ſay to that?

Lady. SAY! why he carried me into another inner-ſhop, or warehouſe, where he had goods to a ſurpriſing quantity and value, I confeſs.

Cit. AND what could you ſay then?

Lady. SAY! in truth I was aſham'd to ſay any more; but ſtill was reſolv'd not to be pleas'd, and ſo came away, as you ſee.

Cit. And he has not diſoblig'd you at all, has he?

Lady. Juſt the contrary, indeed.*

Cit. WELL, Madam, I aſſure you I have been faithful to my promiſe, for you can't have uſed him ſo ill as I have uſed his partner; for I have perfectly abuſed him for having nothing to pleaſe me; I did as good as tell him I believ'd he was going to break, and that he had no choice.

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* Here ſhe repeated the words the mercer had ſaid to her, and the modeſty and civility he had treated her with.

Lady.

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Lady. AND how did he treat you?

Cit. JUST in the same manner as his partner did your Ladiship; all mild and mannerly, smiling, and in perfect temper; for my part, if I was a young wench again, I should be in love with such a man.

Lady. WELL, but what shall we do now?

Cit. WHY be gone, I think, we have teaz'd them enough; 'twould be cruel to Bear-bait them any more.

Lady. NO, I am not for teazing them any more; but shall we really go away and buy nothing?

Cit. NAY, that shall be just as your Ladiship pleases; you know I promis'd you I would not buy; that is to say, unless you discharge me of that obligation.

Lady. I can't for shame go out of his shop and lay out nothing.

Cit. DID your Ladiship see any thing that pleas'd you?

Lady. I only saw some of the finest things in *England*; I don't think all the city of *Paris* can outdo him.

Cit. WELL, Madam, if you resolve to buy, let us go and look again.

Lady. Come then—— and upon that the Lady turning to the mercer, Come, Sir, says she, I think I'll look upon that piece of brocade again, I can't find in my heart to give you all this trouble for nothing.

MADAM, says the mercer, I shall be very glad if I can be so happy as to please you; but I beseech your Ladiship don't speak of the trouble,

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for that is the duty of our trade; we must never think our business a trouble.

Upon this the Ladies went back with him into his inner-shop, and laid out between sixty and seventy pounds, for they both bought rich suits of cloths, and used his shop for many years after.

The short inference from this long discourse is this, That here you see, and I could give many examples very like this, how, and in what manner, a shop-keeper is to behave himself in the way of his business; what impertinences, what taunts, flouts, and ridiculous things, he must bear in his business, and must not shew the least return, or the least signal of disgust: he must have no passions, no fire in his temper; he must be all soft and smooth; nay, if his real temper be naturally fiery and hot, he must shew none of it in his shop; he must be a perfect *complete hypocrite*, if he will be a *complete tradesman.*

It is true, natural tempers are not to be always counterfeited, the man cannot easily be a lamb in his shop, and a lion in himself; but let it be easy or hard, it must be done, and it is done: there are men who have by custom and usage brought themselves to it, that nothing could be meeker and milder than they, when behind the counter, and yet nothing be more furious and raging in every other part of life; nay, the provocations they have met with in their shops have so irritated their rage, that they would go up stairs from their shop, and fall into frenzies, and a kind of madness, and beat their

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their heads againſt the wall, and miſchief themſelves, if not prevented, till the violence of it had gotten vent, and the paſſions abate and cool. Nay, I heard once of a ſhop-keeper that behav'd himſelf thus to ſuch an extreme, that when he was provok'd by the impertinence of the cuſtomers, beyond what his temper could bear, he would go up ſtairs and beat his wife, kick his children about like dogs, and be as furious for two or three minutes, as a man chain'd down in *Bedlam*, and when the heat was over, would ſit down and cry faſter than the children he had abuſed; and after the fit was over he would go down into his ſhop again, and be as humble, as courteous, and as calm as any man whatever; ſo abſolute a government of his paſſions had he in the ſhop, and ſo little out of it; in the ſhop a ſoul-leſs animal that can reſent nothing, and in the family a madman; in the ſhop meek like the lamb, but in the family outrageous like a *Lybean* lion.

The ſum of the matter is this, it is neceſſary for a tradeſman to ſubject himſelf, by all the ways poſſible, to his buſineſs; his cuſtomers are to be his idols: ſo far as he may worſhip idols by allowance, he is to bow down to them, and worſhip them; at leaſt, he is not any way to diſpleaſe them, or ſhew any diſguſt or diſtaſte at any thing they ſay or do; the bottom of it all is, that he is intending to get money by them; and it is not for him that gets money by them to offer the leaſt inconvenience to them by whom he gets it; but he is to conſider, that as

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Solomon says, *The borrower is servant to the lender*, so the *seller* is servant to the *buyer*.

When a tradesman has thus conquered all his passions, and can stand before the storm of impertinence, he is said to be fitted up for the main article, namely, the inside of the counter.

On the other hand, we see that the contrary temper, nay, but the very suggestion of it, hurries people on to ruin their trade, to disoblige the customers, to quarrel with them, and drive them away: we see by the Lady above, after having seen the ways she had taken to put this man out of temper; I say, you see it conquer'd her temper, and brought her to lay out her money chearfully, and be his customer ever after.

A sowre, morose, dogmatick temper would have sent these Ladies both away with their money in their pockets; but the man's patience and temper drove the Lady back to lay out her money, and engaged her entirely.

I am, &c.

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IX

LETTER VIII.

Other Reaſons for the tradeſman's Diſaſters: and firſt of innocent Diverſions.

SIR,

A FEW directions ſeaſonably given, and wiſely received, will be ſufficient to guide a tradeſman in a right management of his buſineſs, ſo as that, if he obſerves them, he may ſecure his proſperity and ſucceſs: but it requires a long and ſerious caveat to warn him of the dangers he meets with in his way. Trade is a ſtrait and direct way, if they will but keep in it with a ſteady foot, and not wander, and launch out here and there, as a looſe head and giddy fancy will prompt them to do.

THE road, I ſay, is ſtrait and direct; but there are many turnings and openings in it, both to the right hand and to the left, in which if a tradeſman but once ventures to ſtep awry, it is ten thouſand to one but he loſes himſelf, and very rarely finds his way back again; at leaſt if he does, 'tis like a man that has been loſt in a wood, he comes out with a ſcratch'd face, and torn cloaths, tired and ſpent, and does not recover himſelf in a long while after.

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In a word, one ſteady motion carries him up, but many things aſſiſt to pull him down; there are many ways open to his ruin, but few to his riſing; and tho' employment is ſaid to be the beſt fence againſt temptations, and he that is buſy heartily in his buſineſs, temptations to idleneſs and negligence will not be ſo buſy about him; yet tradeſmen are as often drawn from their buſineſs as other men, and when they are ſo, it is more fatal to them a great deal, than it is to gentlemen, and perſons whoſe employments do not call for their perſonal attendance ſo much as a ſhop does.

Among the many turnings and by-lanes which, as I ſay, are to be met with in the ſtrait road of trade, there are two as dangerous and fatal to their proſperity as the worſt, tho' they both carry an appearance of good, and promiſe contrary to what they perform; theſe are,

I. Pleasures and Diversions, eſpecially ſuch as they will have us call *innocent Diverſions.*

II. Projects and Adventures, and eſpecially ſuch as promiſe mountains of profit *in nubibus*, and are therefore the more likely to enſnare the poor eager avaritious tradeſman.

1. I am now to ſpeak of the firſt, *viz.* pleaſures and diverſions. I cannot allow any pleaſures to be innocent, when they turn away either the body or the mind of a tradeſman from the one needful thing which his calling

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makes necessary, and that necessity makes his duty; I mean, the application both of his hands and head to his business; those pleasures and diversions may be innocent in themselves, which are not so to him: there are very few things in the world that are simply evil, but things are made circumstantially evil when they are not so in themselves: killing a man is not simply sinful; on the contrary, 'tis not lawful only, but a duty, when justice and the laws of God or man require it; but when done maliciously, from any corrupt principle, or to any corrupted end, is murther, and the worst of crimes.

PLEASURES and diversions are thus made criminal, when a man is engaged in duty to a full attendance upon such business as those pleasures and diversions necessarily interfere with, and interrupt; those pleasures, tho' innocent in themselves, become a fault in him, because his legal avocations demand his attendance in another place. Thus those pleasures may be lawful to another man, which are not so to him, because another man has not the same obligation to a calling, the same necessity to apply to it, the same cry of a family, whose bread may depend upon his diligence, as a tradesman has.

SOLOMON, the royal patron of industry, tells us, *He that is a lover of pleasure, shall be a poor man*; I must not doubt but *Solomon* is to be understood of *tradesmen* and *working men*, such as I am writing of, whose time and application is due to their business, and who in

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perſuit of their *pleaſures*, are ſure to neglect their ſhops, or employments, and I therefore render the words thus, to the preſent purpoſe, *The tradeſman that is a lover of pleaſure, ſhall be a poor man.* I hope I do not wreſt the ſcripture in my interpretation of it, I am ſure it agrees with the whole *tenor* of the wiſeman's other diſcourſes.

WHEN I ſee young ſhop-keepers keep horſes, ride a hunting, learn dog-language, and keep the ſportſmens brogue upon their tongues, I will not ſay I read their deſtiny, for I am no *fortune-teller*; but I do ſay, I am always afraid for them; eſpecially when I know that either their fortunes and beginnings are below it, or that their trades are ſuch as in a particular manner require their conſtant attendance; as to ſee a barber abroad on a *Saturday*, a corn-factor abroad on a *Wedneſday* and *Friday*, or a *Blackwell-hall* man on a *Thurſday*, you may as well ſay a country ſhop-keeper ſhould go a hunting on a market-day, or go a feaſting at the fair-day of the town where he lives; and yet riding and hunting are otherwiſe lawful diverſions, and in their kind very good for exerciſe and health.

I am not for making a galley-ſlave of a ſhop-keeper, and have him chain'd down to the oar; but if he be a wiſe, a prudent and a diligent tradeſman, he will allow himſelf as few excurſions as poſſible.

BUSINESS neglected is buſineſs loſt; 'tis true, there are ſome buſineſſes which require leſs attendance than others, and give a man leſs occaſion of application; but in general, that *tradeſman*

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man who can ſatisfy himſelf to be abſent from his buſineſs, muſt not expect ſucceſs; if he is above the character of a diligent tradeſman, he muſt then be above the buſineſs too, and ſhould leave it to ſomebody that having more need of it will think it worth his while to mind it better.

NOR indeed is it poſſible a tradeſman ſhould be maſter of any of the qualifications which I have ſet down to denominate him *complete*, if he neglects his ſhop and his time, following his pleaſures and diverſions.

I'LL allow that the man is not vicious and wicked, that he is not addicted to drunkenneſs, to women, to gaming, or any ſuch things as thoſe, for thoſe are not woundings, but murther, downright killing; a man may wound and hurt himſelf ſometimes, in the rage of an ungovern'd paſſion, or in a frenzy or fever, and intend no more; but if he ſhoots himſelf thro' the head, or hangs himſelf, we are ſure then he intended to kill and deſtroy himſelf, and he dies inevitably.

FOR a tradeſman to follow his pleaſures, which indeed is generally attended with a ſlighting his buſineſs, leaving his ſhop to ſervants or others, 'tis evident to me that he is indifferent whether it thrives or no; and above all, 'tis evident, that his heart is not in his buſineſs; that he does not delight in it, or look on it with pleaſure. To a complete tradeſman there is no pleaſure equal to that of being in his buſineſs, no delight equal to that of ſeeing himſelf thrive, to ſee trade flow in upon him, and

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to be satisfied that he goes on prosperously: He will never thrive, that cares not whether he thrives or no: As trade is the chief employment of his life, and is therefore called, by way of eminence, *his business*; so it should be made the chief delight of his life: The tradesman that does not love his business, will never give it due attendance.

PLEASURE is a bait to the mind, and the mind will attract the body; where the heart is, the object shall always have the body's company. The great objection I meet with from young tradesmen against this argument, is, they follow no unlawful pleasures; they do not spend their time in taverns, and drinking to excess; they do not spend their money in gaming, and so stock-starve their business, and rob the shop to supply the extravagant losses of play; or they do not spend their hours in ill company, debaucheries and whoring; all they do, is a little innocent diversion in riding abroad now and then for the air, and for their health, and to ease their thoughts of the throng of other affairs which are heavy upon them, *&c.*

THESE, I say, are the excuses of young tradesmen, and indeed they are young excuses; and I may say truly, have nothing in them. It is perhaps true, or I may grant it so for the present purpose, that the pleasure the tradesman takes is, as he says, not unlawful, and that he follows only a little innocent diversion; but let me tell him, the words are ill put together, and the diversion is rather recommended from the word *little*, than from the word *innocent*: if

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if it be indeed but little, it may be innocent; but the caſe is quite altered by the extent of the thing; and the innocence lies here, not in the nature of the thing, not in the diverſion or pleaſure that is taken, but in the time it takes; for if the man ſpends the time in it which ſhould be ſpent in his ſhop or warehouſe, and his buſineſs ſuffers by his abſence, as it muſt do, if the abſence is long at a time, or often practiſed; the diverſion ſo taken becomes criminal to him, tho' the ſame diverſion might be innocent in another.

THUS I have heard a young tradeſman, who lov'd his bottle, excuſe himſelf, and ſay, 'tis true, I have been at the tavern, but I was treated, it coſt me nothing. And this, he thinks, clears him of all blame; not conſidering that when he ſpends no money, yet he ſpends five times the value of the money in time. Another ſays, Why indeed I was at the tavern yeſterday all the afternoon, but I could not help it, and I ſpent but ſixpence. But at the ſame time perhaps it might be ſaid he ſpent five pounds worth of time, his buſineſs being neglected, his ſhop unattended, his books not poſted, his letters not written, and the like; for all thoſe things are works neceſſary to a tradeſman, as well as the attendance on his ſhop, and infinitely above the pleaſure of being treated at the expence of his time. All manner of pleaſures ſhould buckle and be ſubſervient to buſineſs; he that makes his pleaſure be his buſineſs, will never make his buſineſs be a pleaſure: Innocent pleaſures become ſinful, when they are uſed to excеſs,

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exceſs, and ſo it is here; the moſt innocent diverſion becomes criminal, when it breaks in upon that which is the due and juſt employment of the man's life. Pleaſures rob the tradeſman, and how then can he call them innocent diverſions? they are downright thieves, they rob his ſhop of his attendance, and of the time which he ought to beſtow there; they rob his family of their due ſupport, by the man's neglecting that buſineſs by which they are to be ſupported and maintained; and they oftentimes rob the creditors of their juſt debts, the tradeſman ſinking by the inordinate uſe of thoſe innocent diverſions, as he calls them, as well by the expence attending them, as the loſs of his time, and neglect of his buſineſs, by which he is at laſt reduced to the neceſſity of ſhutting up ſhop in earneſt, which was indeed as good as ſhut before. A ſhop without a maſter, is like the ſame ſhop on a middling holiday, half ſhut up; and he that keeps it long ſo, need not doubt but he may in a little time more, ſhut it quite up.

In ſhort, pleaſure is *a thief* to buſineſs; how any man can call it innocent, let him anſwer that does ſo; it robs him every way, as I have ſaid above; and if the tradeſman be a chriſtian, and has any regard to religion and his duty, I muſt tell him, that when, upon his diſaſters, he ſhall reflect, and ſee that he has ruin'd himſelf and his family, by following too much thoſe diverſions and pleaſures which he thought innocent, and which perhaps in themſelves were really ſo, he will find great cauſe to repent of that

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that which he insisted on as innocent; he will find himself lost, by doing lawful things, and that he made those innocent things sinful, and those lawful things unlawful to him. Thus, as they robb'd his family and creditors before of their just debts, (for maintenance is a tradesman's just debt to his family, and a wife and children are as much a tradesman's real creditors, as those who trusted him with their goods;) I say, as his innocent pleasures robb'd his family and creditors before, they will rob him now of his peace, and of all that calm of soul which an honest, industrious, tho' unfortunate tradesman meets with under his disasters.

I am ask'd here, perhaps, how much pleasure an honest-meaning tradesman may be allow'd to take? for it cannot be suppos'd I should insist that all pleasure is forbidden him, that he must have no diversion, no spare hours, no intervals from hurry and fatigue; that would be to pin him down to the very floor of his shop, as *John Sheppard* was lock'd down to the floor of his prison.

The answer to this question every prudent tradesman may make for himself; if his pleasure is in his shop, and in his business, there is no danger of him; but if he has an itch after exotick diversions, I mean such as are foreign to his shop, and to his business, and which I therefore call *exotick*, let him honestly and fairly state the case between his shop and his diversions, and judge impartially for himself; so much pleasure, and no more, may be innocently taken, as does not interfere with, or do the least damage to his business, by taking him away from it.

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EVERY moment that his trade wants him in his ſhop, or ware-houſe, *&c.* 'tis his duty to be there; 'tis not enough to ſay, I believe I ſhall not be wanted; or, I believe I ſhall ſuffer no loſs by my abſence; he muſt come to a point, and not deceive himſelf, if he does, the cheat is all his own: if he will not judge ſincerely at firſt, he will reproach himſelf ſincerely at laſt; for there is no fraud againſt his own reflections, a man is very rarely an hypocrite to himſelf.

THE rule may be, in a few words thus: Thoſe pleaſures or diverſions, and thoſe only, can be innocent, which the man may or does uſe, or allow himſelf to uſe, without hindrance of, or injury to, his buſineſs and reputation.

LET the diverſions or pleaſures in queſtion be what they will, and how innocent ſoever they are in themſelves, they are not ſo to him; becauſe they interrupt or interfere with his buſineſs, which is his immediate duty. I have mention'd the circumſtance which touches this part too, namely, that there may be a time when even the needful duties of religion may become faults, and unſeaſonable, when another more needful attendance calls for us to apply to it; much more then thoſe things which are only barely lawful. There is a viſible difference between the things which we may do, and the things which we muſt do. Pleaſures at certain ſeaſons are allow'd, and we may give our ſelves ſome looſe to them; but buſineſs, I mean, to the man of buſineſs, is that needful thing, of which it is not to be ſaid it *may*, but it *muſt* be done.

AGAIN,

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AGAIN, thoſe pleaſures which may not only be lawful in themſelves, but which may be lawful to other men, yet are criminal and unlawful to him. To gentlemen of fortunes and eſtates, who being born to large poſſeſſions, and have no avocations of this kind, 'tis certainly lawful to ſpend their ſpare hours on horſeback, with their hounds or hawks, purſuing their game; or on foot, with their gun and their net, and their dogs to kill the hares or birds, *&c.* all which we call ſport. Theſe are the men that can, with a particular ſatisfaction, when they come home, ſay they have only taken an innocent diverſion; and yet even in theſe, there are not wanting ſome exceſſes, which take away the innocence of them, and conſequently the ſatisfaction in their reflection; and therefore it was, I ſaid it was lawful to them to ſpend their *ſpare hours:* by which I am to be underſtood, thoſe hours which are not due to more ſolemn and weighty occaſions, ſuch as the duties of religion, in particular. But as this is not my preſent ſubject, I proceed; for I am not talking to gentlemen now, but to tradeſmen.

THE prudent tradeſman will in time conſider what he ought, or ought not to do, in his own particular caſe, as to his pleaſures; not what another man may or may not do: In ſhort, nothing of pleaſure or diverſion can be innocent to him, whatever it may be to another, if it injures his buſineſs, if it takes either his time, or his mind, or his delight, or his attendance, from his buſineſs; nor can all the little excuſes, of its being for his health, and

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for the needful unbending the bow of the mind, from the constant application of business; for all these must stoop to the great article of his shop and business; tho' I might add, that the bare taking the air for health, and for a recess to the mind, is not the thing I am talking of; 'tis the taking an immoderate liberty, and spending an immoderate length of time, and that at unseasonable and improper hours, so as to make his pleasures and diversions be prejudicial to his business: this is the evil I object to, and this is too much the ruin of the tradesmen of this age; and thus any man who calmly reads these papers will see I ought to be understood.

Nor do I confine this discourse to the innocent diversions of a horse and riding abroad to take the air; things which, as above, are made hurtful and unlawful to him, only as they are hindrances to his business, and are more or less so, as they rob his shop or warehouse, or business, of his attendance and time, and cause him to draw his affections off from his calling.

But we see other and new pleasures daily crowding in upon the tradesman, and some which no age before this have been in danger of; I mean, not to such an excess as is now the case, and consequently there were fewer tradesmen drawn into the practice.

The present age is a time of gallantry and gaiety; nothing of the present pride and vanity was known, or but very little of it, in former times: the baits which are every where laid for the corruption of youth, and for the ruin of their fortunes, were never so many and so mischievous as they are now. We

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We scarce now see a tradesman's apprentice come to his fifth year, but he gets a long wig and a sword, and a set of companions suitable; and this wig and sword being left at proper and convenient places are put on at night after the shop is shut, or when they can make a slip out to go a raking in, and when they never fail of company ready to lead them into all manner of wickedness and debauchery; and from this cause it is principally, that so many apprentices are ruin'd, and run away from their masters before they come out of their times: more I am persuaded now, than ever were to be found before.

Nor, as I said before, will I charge the devil with having any hand in the ruin of these young fellows; indeed he needs not trouble himself about them; they are his own by early choice; they anticipate temptation, and are as forward as the devil can desire them to be. These may be truly said to be drawn aside of their own lusts, and enticed; they need no tempter.

But of these I may also say, they seldom trouble the tradesmens class; they get ruin'd early, and finish the tradesman before they begin; so my discourse is not at present directed much to them; indeed they are past advice before they come in my way.

Indeed I knew one of these sort of gentlemen-apprentices make an attempt to begin, and set up his trade: he was a dealer in what they call *Crooked-lane* wares: he got about 300 *l.* from his father, an honest plain countryman, to

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ſet him up, and his ſaid honeſt father exerted himſelf to the utmoſt to ſend him up ſo much money.

WHEN he had gotten the money, he took a ſhop near the place where he had ſerved his time, and entring upon the ſhop, he had it painted, and fitted up, and ſome goods he bought in order to furniſh it; but before that, he was obliged to pay about 70 *l.* of the money to little debts which he had contracted in his apprenticeſhip at two or three ale-houſes for drink and eatables, treats and junkettings; and at the barber's for long perukes, at the ſemſtreſſes for fine holland-ſhirts, turn-overs, white gloves, *&c.* to make a beau of him, and at ſeveral other places.

WHEN he came to dip into this, and found that it wanted ſtill 30 or 40 *l.* to equip him for the company which he had learn'd to keep, he took care to do this firſt; -and being delighted with his new dreſs, and how like a gentleman he look'd, he was reſolv'd, before he open'd ſhop, to take his ſwing a little in the town; ſo away he went with two of his neighbour's apprentices to the play-houſe, thence to the tavern, not far from his dwelling, and there they fell to cards, and ſat up all night, and thus they ſpent about a fortnight; the reſt juſt creeping into their maſter's houſes, by the connivance of their fellow-ſervants, and he getting a bed in the tavern, where what he ſpent to be ſure made them willing enough to oblige him, that is to ſay, to encourage him to ruin himſelf.

THEY

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They then chang'd their course indeed, and went to the ball, and that necessarily kept them out the most part of the night, always having their supper dress'd at the tavern at their return; and thus, in a few words, he went on 'till he made way thro' all the remaining money he had left, and was obliged to call his creditors together, and break before he so much as open'd his shop; I say, his creditors, for great part of the goods which he had furnish'd his shop with were unpaid for; perhaps some few might be bought with ready money.

This man indeed is the only tradesman that ever I met with, that set up and broke before his shop was open; others I have indeed known make very quick work of it.

But this part rather belongs to another head. I am at present not talking of madmen, as I hope indeed I am not writing to madmen, but I am talking of tradesmen undone by lawful things, by what they call innocent and harmless things; such as riding abroad, or walking abroad to take the air, and to divert themselves, dogs, gun, country-sport, and city-recreation; these things are certainly lawful, and in themselves very innocent; nay, they may be needful for health, and to give some relaxation to the mind hurried with too much business; but the needfulness of them is so much made an excuse, and the excess of them is so injurious to the tradesman's business and to his time, which should be set apart for his shop and his trade, that there are not a few tradesmen thus lawfully ruin'd, as I may call it; in a word, lawful or

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ful, their ſhop is neglected, their buſineſs goes behind hand, and 'tis all one to the ſubject of breaking, and to the creditor, whether the man was undone by being a knave, or by being a fool; 'tis all one, whether he loſt his trade by ſcandalous immoral negligence, or by ſober or religious negligence.

In a word, buſineſs languiſhes, while the tradeſman is abſent, and neglects it, be it for his health or for his pleaſure, be it in good company or in bad, be it from a good or an ill deſign; and if the buſineſs languiſhes, the tradeſman will not be long before he languiſhes too; for nothing can ſupport the tradeſman but his ſupporting his trade by a due attendance and application.

I am, &c.

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LETTER X.

Of Extravagant and Expenſive Living; another ſtep to a Tradeſman's diſaſter.

SIR,

HITHERTO I have written to you of tradeſmen ruin'd by lawful and innocent diverſions; and indeed theſe are ſome of the moſt dangerous pits for a tradeſman to fall into, becauſe men are ſo apt to be inſenſible of the danger; a ſhip may as well be loſt in a calm ſmooth ſea, and an eaſy fair gale of wind, as in a ſtorm, if they have no pilot, or the pilot be ignorant or unwary; and diſaſters of that nature happen as frequently as any others, and are as fatal; when rocks are apparent, and the pilot bold and wilful runs directly upon them, without fear or wit, we know the fate of the ſhip, it muſt periſh, and all that are in it will inevitably be loſt; but in a ſmooth ſea, a bold ſhoar, an eaſy gale, the unſeen rocks or ſhoals are the only dangers, and nothing can hazard them, but the skilfulneſs of the pilot: and thus it is in trade; open debaucheries and extravagances, and a profuſion of expence, as well as a general contempt of buſineſs, theſe are open and current roads to a tradeſman's deſtruction; but a ſilent going

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on, in perſuit of innocent pleaſures, a ſmooth and calm, but ſure neglect of his ſhop, and time, and buſineſs, will as effectually and as ſurely ruin the tradeſman as the other; and tho' the means are not ſo ſcandalous, the effect is as certain. But I proceed to the other.

NEXT to immoderate pleaſures, the tradeſman ought to be warn'd againſt immoderate expence. This is a terrible article, and more particularly ſo to the tradeſman, as cuſtom has now, as it were on purpoſe for their undoing, introduc'd a general habit of, and as it were a general inclination among all ſorts of people to, an expenſive way of living; to which might be added a kind of neceſſity of it; for that even with the greateſt prudence and frugality a man cannot now ſupport a family with the ordinary expence, which the ſame family might have been maintain'd with ſome few years ago: there is now 1. a weight of taxes upon almoſt all the neceſſaries of life, bread and fleſh excepted, as coals, ſalt, malt, candles, ſoap, leather, hops, wine, fruit, and all foreign conſumptions. 2. A load of pride upon the temper of the nation, which in ſpight of taxes and the unuſual dearneſs of every thing, yet prompts people to a profuſion in their expences.

THIS is not ſo properly called *a tax* upon the tradeſmen; I think rather, it may be called *a plague* upon them; for there is firſt the dearneſs of every neceſſary thing to make living expenſive; and ſecondly, an unconquerable averſion to any reſtraint: ſo that the poor will be like the rich, and the rich like the great, and

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the great like the greatest; and thus the world runs on to a kind of distraction at this time; *where it will end, time must discover.*

Now the tradesman I speak of, if he will thrive, he must resolve to begin as he can go on; and if he does so, in a word he must resolve to live more under restraint than ever tradesmen of his class used to do; for every necessary thing being, as I have said, grown dearer than before, he must entirely omit all the enjoyment of the unnecessaries which he might have allow'd himself before, or perhaps be obliged to an expence beyond the income of his trade; and in either of these cases he has a great hardship upon him.

When I talk of immoderate expences, I must be understood not yet to mean the extravagances of wickedness and debaucheries; there are so many sober extravagances, and so many grave sedate ways for a tradesman's ruin, and they are so much more dangerous than those hair-brain'd desperate ways of gaming and whoring, that I think 'tis the best service I can do the tradesman to lay before them those *sunk rocks* (as the seamen call them) those secret dangers in the first place, that they may know how to avoid them; and as for the other common ways, common discretion will supply them with caution for those, and their senses will be their protection.

The dangers to the tradesmen, who I am directing myself to, are from lawful things, and such as before are call'd innocent; for I am speaking to the sober part of tradesmen, who yet

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are often ruin'd and overthrown in trade; and perhaps as many ſuch miſcarry, as of the mad and extravagant, particularly becauſe their number far exceeds them. Expenſive living is a kind of ſlow fever; it is not ſo open, ſo threat'ning and dangerous, as the ordinary diſtemper which goes by that name, but it preys upon the ſpirits, and, when its degrees are encreas'd to an height, is as fatal and as ſure to kill as the other: 'tis a ſecret enemy, that feeds upon the vitals; and when it has gone its full length, and the languiſhing tradeſman is weaken'd in his ſolid part, I mean his ſtock, then it overwhelms him at once.

EXPENSIVE living feeds upon the life and blood of the tradeſman; for it eats into the two moſt eſſential branches of his trade, namely, his credit, and his caſh; the firſt is its triumph, and the laſt is its food: nothing goes out to cheriſh the exorbitance, but the immediate money; expences ſeldom go on truſt, they are generally ſupplied and ſupported with ready money, whatever are not.

THIS expenſive way of living conſiſts in ſeveral things, which are all indeed in their degree ruinous to the tradeſman; ſuch as

1. EXPENSIVE houſe-keeping, or family extravagance.

2. EXPENSIVE dreſſing, or the extravagance of fine cloaths.

3. EXPENSIVE company, or keeping company above himſelf.

4. EXPENSIVE equipages, making a ſhew and oſtentation of figure in the world.

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I might take them all in bulk, and ſay, what has a young tradeſman to do with theſe? and yet where is there a tradeſman now to be found, who is not more or leſs guilty? it is, as I have ſaid, the general vice of the times; the whole nation are more or leſs in the crime; what with neceſſity and inclination, where is the man or the family that lives as ſuch families uſed to live?

In ſhort, good husbandry and frugality is quite out of faſhion, and he that goes about to ſet up for the practice of it, muſt mortify every thing about him that has the leaſt tincture of frugality; 'tis the mode to live high, to ſpend more than we get, to neglect trade, contemn care and concern, and go on without forecaſt, or without conſideration; and in conſequence 'tis the mode to go on to extremity, to break, become bankrupt and beggars, and ſo going off of the trading ſtage, leave it open for others to come after us, and do the ſame.

To begin with houſe-keeping. I have already hinted, that every thing belonging to the family-ſubſiſtence bears a higher price than uſual, I may ſay, than ever: at the ſame time I can neither undertake to prove that there is more got by ſelling, or more ways to get it, I mean to a tradeſman, than there was formerly; the conſequence then muſt be, that the tradeſmen do not grow rich faſter than formerly; at leaſt we may venture to ſay this of tradeſmen and their families, comparing them with former times, namely, that there is not more got, and I am ſatisfied there is leſs laid up, than was then:

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then; or if you will have it, that tradesmen get less and spend more than they ever did, how they should be richer than they were in those times, is very hard to say.

THAT all things are dearer than formerly to a house-keeper, needs little demonstration; the taxes necessarily infer it from the weight of them, and the number of the things charged; for besides the things enumerated above, we find all articles of foreign importation are increased by the high duties laid on them; such as linen, *especially fine linen*; silk, especially foreign wrought silk: every thing eatable, drinkable and wearable, are made heavy to us by high and exorbitant customs and excises, as brandies, tobacco, sugar; deals and timber for building; oil, wine, spice, raw silks, callicoe, chocolate, coffee, tea; on some of these the duties are more than doubled: and yet that which is most observable is, that such is the expensive humour of the times, that not a family, no, hardly of the meanest tradesmen, but treat their friends with wine, or punch, or fine ale; and have their parlours set off with the tea-table and the chocolate-pot; treats and liquors all exotick, foreign and new among tradesmen, and terrible articles in their modern expences; which have nothing to be said for them, either as to the expence of them, or the helps to health which they boast of: on the contrary, they procure us rheumatick bodies, and consumptive purses, and can no way pass with me for necessaries: but being needless, they add to the expence, by sending us to the doctors and

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and apothecaries to cure the breaches which they make in our health, and are themſelves the very worſt ſort of ſuperfluities.

BUT I come back to neceſſaries; and even in them, family-expences are extremely riſen; proviſions are higher rated; nothing of proviſions, *that I know of*, except only bread, mutton, and fiſh, but which are made dearer than ever; houſe-rent, in almoſt all the cities and towns of note in *England*, is exceſſively and extremely dearer; and that in ſpite of ſuch innumerable buildings as we ſee almoſt every where rais'd up, as well in the country as at *London*, and the parts adjacent.

ADD to the rents of houſes, the wages of ſervants. A tradeſman, be he ever ſo much inclin'd to good husbandry, cannot always do his kitchin-work himſelf, *ſuppoſe him a batchelor*; or can his wife, *ſuppoſe him married*, and ſuppoſe her to have brought him any portion, be his bedfellow and his cook too: theſe maid-ſervants then are to be conſider'd, and are an exceeding tax upon houſe-keepers; thoſe who were formerly hired at three pounds to four pounds a year wages, now demand five, ſix, and eight pounds a year; nor do they double any thing upon us but their wages and their pride; for inſtead of doing more work for their advance of wages, *they do leſs:* and the ordinary work of families cannot now be performed by the ſame number of maids, which in ſhort is a tax upon the upper ſort of tradeſmen, and contributes very often to their diſaſters, by the extravagant keeping three or four maid-ſervants in

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in a houſe, nay, ſometimes five, where two formerly were thought ſufficient. This very extravagance is ſuch, that talking lately with a man very well experienced in this matter, he told me he had been making his calculations on that very particular; and he found by computation, that the number of ſervants kept by all ſorts of people, tradeſmen as well as others, was ſo much encreaſed, that there are in *London*, and the towns within ten miles of it, take it every way, above an hundred thouſand more maid-ſervants and footmen, at this time in place, than uſed to be in the ſame compaſs of ground thirty years ago; and that their wages amounted to above forty ſhillings a head *per annum*, more than the wages of the like number of ſervants did amount to at the ſame length of time paſt; the advance to the whole body amounting to no leſs than two hundred thouſand pounds a year.

INDEED it is not eaſy to gueſs what the expence of wages to ſervants amounts to in a year, in this nation; and conſequently we cannot eaſily determine what the encreaſe of that expence amounts to in *England*, but certainly it muſt riſe to many hundred thouſand pounds a year in the whole.

THE tradeſmen bear their ſhare of this expence, and indeed too great a ſhare, very ordinary tradeſmen in *London* keeping at leaſt two maids, and ſome more, and ſome a footman or two beſides; for 'tis an ordinary thing to ſee the tradeſmen and ſhop-keepers of *London* keep footmen, as well as the gentlemen; witneſs

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witness the infinite number of blue liveries, which are so common now, that they are called *the tradesmens liveries*; and few gentlemen care to give blue to their servants for that very reason.

In proportion to their servants, the tradesmen now keep their tables; which are also advanced in their proportion of expence to other things; indeed the citizens and tradesmens tables are now the emblems, not of plenty, but of luxury, not of good house-keeping, but of profusion, and that of the highest kind of extravagancies; insomuch, that it was the opinion of a gentleman who had been not a traveller only, but a nice observer of such things abroad, that there is at this time more waste of provisions in *England*, than in any other nation in the world, of equal extent of ground; and that *England* consumes for their whole subsistence more flesh than half *Europe* besides; that the beggars of *London*, and within ten miles round it, eat more white bread than the whole kingdom of *Scotland*; and the like.

But this is an observation only, tho' I believe 'tis very just; I am bringing it in here only as an example of the dreadful profusion of this age; and how an extravagant way of expensive living, perfectly negligent of all degrees of frugality or good husbandry, is the reigning vice of the people: I could enlarge upon it, and very much to the purpose here, but I shall have occasion to speak of it again.

The tradesman, who I am speaking to by way of direction, will not, I hope, think this the

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the way for him to thrive, or find it for his convenience to fall in with this common height of living presently, in his beginning; if he comes gradually into it after he has gotten something considerable to lay by, *I say*, if he does it then, 'tis early enough, and he may be said to be insensibly drawn into it by the necessity of the times; because, *forsooth*, 'tis a receiv'd notion, *We must be like other folks:* I say, if he does fall into it then, when he will pretend he cannot help it, 'tis better than worse; and if he can afford it, well and good; but to begin thus, to set up at this rate, when he first looks into the world, I can only say this, he that begins in such a manner, 'twill not be difficult to guess where he will end: for a tradesman's pride certainly *precedes his destruction*, and an expensive living goes *before his fall*.

We are speaking now to a tradesman, who, 'tis suppos'd, must live by his business; a young man who sets up a shop, or warehouse, and expects to get money; one that would be a rich tradesman, rather than a poor, fine, gay man; a grave citizen, not a peacock's feather: for he that sets up for a *Sir Fopling Flutter*, instead of a *compleat tradesman*, is not to be thought capable of relishing this discourse; neither does this discourse relish him; for such men seem to be among the incurables, and are rather fit for an hospital of fools (*so the French call our Bedlam*) than to undertake trade, and enter upon business.

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TRADE is not a ball, where people appear in maſque, and act a part to make ſport; where they ſtrive to ſeem what they really are not, and to think themſelves beſt dreſt when they are leaſt known: but 'tis a plain viſible ſcene of honeſt life, ſhewn beſt in its native appearance, without diſguiſe; ſupported by prudence and frugality; and like ſtrong, ſtiff, clay land, grows fruitful only by good husbandry, culture and manuring.

A tradeſman dreſt up fine, with his long wig and ſword, may go to the ball when he pleaſes, for he is already dreſt up in the habit; like a piece of counterfeit money, he is braſs waſh'd over with ſilver, and no tradeſman will take him for current; with money in his hand, indeed, he may go to the merchant's warehouſe and buy any thing, but no body will deal with him without it: he may write upon his edg'd-hat, as a certain tradeſman, after having been once broke and ſet up again, *I neither give nor take credit:* and as others ſet up in their ſhops, *No truſt by retale*, ſo he may ſay, *No truſt by wholeſale.* In ſhort, thus equip'd, he is truly a tradeſman *in maſquerade*, and muſt paſs for ſuch wherever he is known. How long it may be before his dreſs and he may ſuit, is not hard to gueſs.

SOME will have it that this expenſive way of living began among the tradeſmen firſt; *that is to ſay*, among the citizens of *London*; and that their eager reſolv'd perſuit of that empty and meaneſt kind of pride, call'd imitation, *viz.* to look like the gentry, and appear above themſelves,

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ſelves, drew them into it. It has indeed been a fatal cuſtom, but it has been too long a city vanity; if men of quality liv'd like themſelves, men of no quality would ſtrive to live, not like themſelves: if thoſe had plenty, theſe would have profuſion; if thoſe had enough, theſe would have exceſs; if thoſe had what was good, theſe would have what was rare and exotick; I mean as to ſeaſon, and conſequently dear. And this is one of the ways that has worn out ſo many tradeſmen before their time.

THIS extravagance, where-e're it began, had its firſt riſe among thoſe ſorts of tradeſmen, who ſcorning the ſociety of their ſhops and cuſtomers, applyed themſelves to rambling to courts and plays; kept company above themſelves, and ſpent their hours in ſuch company as lives always above them; this could not but bring great expence along with it; and that expence would not be confined to the bare keeping ſuch company abroad, but ſoon ſhew'd it ſelf in a living *like them* at home, whether the tradeſmen could ſupport it or no.

KEEPING high company *abroad*, certainly brings on viſitings and high treatings *at home*; and theſe are attended with coſtly furniture, rich clothes, and dainty tables: how theſe things agree with a tradeſman's income, 'tis eaſy to ſuggeſt; and that in ſhort, theſe meaſures have ſent ſo many tradeſmen to the *Mint*, and to the *Fleet*, where I am witneſs to it that they have ſtill carried on their expenſive living till they have come at laſt to ſtarving and miſery; but have been ſo uſed to it, they could not a-

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bate it, or at least not quite leave it off, though they wanted the money to pay for it.

Nor is the expensive dressing a little tax upon tradesmen, as it is now come up to an excess not formerly known to tradesmen; and tho' it is true that this particularly respects the ladies, (for the tradesmens wives now claim that title, as they do by their dress claim the appearance,) yet to do justice to them, and not to load the women with the reproach, as if it was wholly theirs, it must be acknowledged the men have their share in dress, as the times go now, tho' *it is true*, not so antick and gay as in former days; but do we not see fine wigs, fine holland shirts of six to seven shillings an ell, and perhaps lac'd also, all lately brought down to the level of the apron, and become the common wear of tradesmen; nay, I may say of tradesmens apprentices, and that in such a manner as was never known in *England* before.

If the tradesman is thriven, and can support this and his credit too, that makes the case differ, tho' even then it cannot be said to be suitable; but for a tradesman *to begin thus*, is very imprudent, because the expence of this, as *I said before*, dreins the very life-blood of his trade, taking away his ready money only, and making no return, but the worst of return, poverty and reproach; and in case of miscarriage, infinite scandal and offence.

I am loth to make any part of my writing a satyr upon the women; nor indeed does the extravagance either of dress or house-keeping,

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lie all; or always, at the door of the tradesmens wives; the husband is often the prompter of it; at least he does not let his wife into the detail of his circumstances, he does not make her mistress of her own condition; but either flatters her with notions of his wealth, his profits, and his flourishing circumstances, and so the innocent woman spends high and lives great, believing that she is in a condition to afford it, and that her husband approves of it; at least he does not offer to retrench or restrain her, but lets her go on, and indeed goes on with her, to the ruin of both.

I cannot but mention one thing here (tho' I purpose to give you one discourse on that subject by it self,) namely, the great and indispensible obligation there is upon a tradesman always to acquaint his wife with the truth of his circumstances, and not to let her run on in ignorance, till she falls with him down the precipice of an unavoidable ruin; a thing no prudent woman would do, and therefore will never take amiss a husband's plainness in that particular case. But I reserve this to another place, because I am rather directing my discourse at this time to the tradesman at his beginning, and, as it may be supposed, unmarried.

Next to the expensive dressing, I place the expensive keeping company, as one thing fatal to a tradesman, and which, if he would be a complete tradesman, he should avoid with the utmost diligence. 'Tis an agreeable thing to be seen in good company; for a man to see himself courted and valued, and his company desired by men

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men of fashion and distinction, is very pleasing to any young tradesman, and it is really a snare which a young tradesman, if he be a man of sense, can very hardly resist: There is in it self indeed nothing that can be objected against, or is not very agreeable to the nature of man, and that not to his vicious part merely, but even to his best faculties; for who would not value himself upon being, *as above*, rendred acceptable to men both in station and figure above themselves? and it is really a piece of excellent advice, which a learned man gave to his son, always to keep company with men above himself, not with men below himself.

But take me now to be talking, as I really am, not to the man merely, but to his circumstances; if he were a man of fortune, and had the view of great things before him, it would hold good; but if he is a young tradesman, such as I am now speaking of, who is newly entred into business, and must depend upon his said business for his subsistence and support, and hopes to raise himself by it, I say, if I am talking to such an one, I must say to him, that keeping company as above, with men superior to himself in knowledge, in figure, and estate, is not his business; for *first*, as such conversation must necessarily take up a great deal of his time, so it ordinarily must occasion a great expence of money, and both destructive of his prosperity; nay, sometimes the first may be as fatal to him as the last; and 'tis oftentimes true in that sense, of trade, that while by keeping company he is drawn out of his business, his

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abſence from his ſhop or warehouſe is the moſt fatal to him; and while he ſpends one crown in the tavern, he ſpends forty crowns worth of his time; and with this difference too, which renders it the worſe to the tradeſman, *viz.* that the money may be recovered, and gotten up again, but the time cannot. *For example,*

1. PERHAPS in that very juncture a perſon comes to his warehouſe, ſuppoſe the tradeſman to be a warehouſekeeper, who trades by commiſſion, and this perſon, being a clothier in the country, comes to offer him his buſineſs, the commiſſion of which might have been worth to him 30 to 40 or 50 *l. per annum*, but finding him abroad, or rather, not finding him at home and in his buſineſs, goes to another, and fixes with him at once. I once knew a dealer loſe ſuch an occaſion as this for an afternoon's pleaſure, he being gone a fiſhing into *Hackney-marſh*. This loſs can never be reſtor'd; this expence of time was a fatal expence of money; and no tradeſmen will deny but they find many ſuch things as this happen in the courſe of trade, either to themſelves, or others.

2. ANOTHER tradeſman is invited to dinner *by his great friend*; for I am now ſpeaking chiefly upon the ſubject of keeping high company, and what the tradeſman ſometimes ſuffers by it; it is true, that there he finds a moſt noble entertainment, the perſon of quality, and that profeſſes a friendſhip for him, treats him with infinite reſpect, is fond of him, makes him welcome as a prince; for I am ſpeaking of the acquaintance as really valuable and good in it ſelf;

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self; but then, see it in its consequences; the tradesman on this occasion *misses his Change*; that is, omits going to the *Exchange* for that one day only, and not being found there, a merchant with whom he was in treaty for a large parcel of foreign goods, which would have been to his advantage to have bought, sells them to another *more diligent* man in the same way; and when he comes home, he finds to his great mortification, that he has lost a bargain that would have been worth an 100 *l.* buying; and now being in want of the goods, he is forced to entreat his neighbour who bought them to part with some of them at a considerable advance of price, and esteem it a favour too. Who now paid dearest for the visit to a person of figure? the gentleman, who perhaps spent twenty shillings extraordinary to give him a handsome dinner, or the tradesman who lost a bargain worth a hundred pound buying to go to eat it?

3. ANOTHER tradesman goes to *Change* in the ordinary course of his business, intending to speak with some of the merchants his customers, as is usual, and get orders for goods, or perhaps an appointment to come to his warehouse to buy; but a snare of the like kind falls in his way, and a couple of friends, who perhaps have little or no business, *at least with him*, lay hold of him, and they agree to go off *Change* to the tavern together. By complying with this invitation, he omits speaking to some of those merchants, as above, who though he knew nothing of their minds, yet it had been

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his business to have shewn himself to them, and have put himself in the way of their call; but omitting this, he goes and drinks a bottle of wine, *as above*, and tho' he stays but an hour, or, as we say, but a little while, yet unluckily in that interim, the merchant, not seeing him on the *Exchange*, calls at his warehouse as he goes from the *Exchange*, but not finding him there neither, he goes to another warehouse, and gives his orders to the value of three or four hundred pounds, to a more diligent neighbour of the same business; by which he (the warehouse-keeper) not only loses the profit of selling that parcel, or serving that order, but the merchant is shew'd the way to his neighbour's warehouse, who being more diligent than himself, fails not to cultivate his interest, obliges him with selling low, even to little or no gain, for the first parcel; and so the unhappy tradesman loses not his selling that parcel only, but loses the very customer, which was as it were his peculiar property before.

All these things, and many more such, are the consequences of a tradesman's absence from his business; and I therefore say, the expence of time on such light occasions as these, is one of the worst sorts of extravagance, and the most fatal to the tradesman, because really he knows not what he loses.

Above all things, the tradesman should take care not to be absent in the season of business, as I have mention'd above; for the warehouse-keeper to be absent from *Change*, which is his market, or from his warehouse, at the times when

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when the merchants generally go about to buy, he had better be absent all the rest of the day.

I know nothing is more frequent, than for the tradesman, when company invites, or an excursion from business presses, to say, Well, come, I have nothing to do, here's no business to hinder, there's nothing neglected, I have no letters to write, and the like; and away he goes to take the air for the afternoon, or to sit and enjoy himself with a friend, all of them things innocent and lawful in themselves; but here is the crisis of a tradesman's prosperity, in that very moment business presents, a valuable customer comes to buy, an unexpected bargain offers to be sold, another calls to pay money, *and the like*; nay, I would almost say, but that I am loth to concern the *devil* in more evils than he is guilty of, that *the devil* frequently draws a man out of his business when something extraordinary is just at hand for his advantage.

But not, *as I have said*, to charge the *devil* with what he is not guilty of, the tradesman is generally his own tempter; his head runs off from his business by a secret indolence; company, and the pleasure of being well receiv'd among gentlemen, is a cursed snare to a young tradesman, and carries him away from his business, for the mere vanity of being caress'd and complimented by men who mean no ill, and perhaps know not the mischief they do to the man they shew respect to; and this the young tradesman cannot resist, and that is in time his undoing.

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THE tradesman's pleasure should be in his business, his companions should be his books, and if he has a family, *he makes his excursions up stairs, and no farther*; when he is there, a bell or a call brings him down; and while he is in his parlour, his shop or his warehouse never misses him; his customers never go away unserv'd, his letters never come in and are unanswer'd. None of my cautions aim at restraining a tradesman from diverting himself, as we call it, with his fire-side, or keeping company with his wife and children: there are so few tradesmen ruin themselves that way, and so few ill consequences happen upon an uxorious temper, that I will not so much as rank it with the rest; nor can it be justly call'd one of the occasions of a tradesman's disasters; on the contrary, 'tis too often that the want of a due complacency there, the want of taking delight there, estranges the man from not his parlour only, but his warehouse and shop, and every part of business, that ought to engross both his mind and his time. That tradesman who does not delight in his family, will never long delight in his business; for as one great end of an honest tradesman's diligence is the support of his family, and the providing for the comfortable subsistence of his wife and children; so the very sight of, and above all, his tender and affectionate care for his wife and children, is the spur of his diligence; this is it puts an edge upon his mind, and makes him hunt the world for business, as hounds hunt the woods for their game: when he is dispirited, or discouraged by

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by croſſes and diſappointments, and ready to lie down and deſpair, the very ſight of his family rouzes him again, and he flies to his buſineſs with a new vigour; I muſt follow my buſineſs, ſays he, or we muſt all ſtarve, my poor children muſt periſh; in a word, he that is not animated to diligence by the very ſight and thought of his wife and children being brought to miſery and diſtreſs, is a kind of a deaf adder that no muſic will charm, or a *Turkiſh* mute that no pity can move: in a word, he is a creature not to be call'd human, a wretch harden'd againſt all the paſſions and affections that nature has furniſh'd to other animals; and as there is no rhetorick of uſe to ſuch a kind of man as that, ſo I am not talking to ſuch an one, he muſt go among the incurables; for where nature cannot work, what can argument aſſiſt?

I am, &c.

LETTER XI.

Of the tradeſman's marrying too ſoon.

SIR,

IT was a prudent proviſion which our anceſtors made in the indentures of tradeſmens apprentices, that they ſhould not contract matrimony during their apprenticeſhip; and

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and they bound it with a penalty that was then thought ſufficient, however cuſtom has taken off the edge of it ſince; *viz.* that they who did thus contract matrimony ſhould forfeit their indentures, that is to ſay, ſhould loſe the benefit of their whole ſervice, and not be made free.

DOUBTLESS our forefathers were better acquainted with the advantages of frugality than we are, and ſaw farther into the deſperate conſequences of expenſive living in the beginning of a tradeſman's ſetting out into the world than we do; at leaſt 'tis evident they ſtudied more, and practiſed more of the prudential part in thoſe caſes, than we do.

HENCE we find them very careful to bind their youth under the ſtrongeſt obligations they could, to temperance, modeſty, and good huſbandry, as the grand foundations of their proſperity in trade, and to preſcribe to them ſuch rules and methods of frugality and good huſbandry, as they thought would beſt conduce to their proſperity.

AMONG theſe rules this was one of the chief, *viz. that they ſhould not wed before they had ſped*: it is an old homely rule, and courſly expreſs'd, but the meaning is evident, that a young beginner ſhould never marry too ſoon; while he was a ſervant, he was bound from it as above, and when he had his liberty, he was perſuaded againſt it by all the arguments which indeed ought to prevail with a conſidering man, namely, the expences that a family neceſſarily would bring with it, and the care he ought to take to be able to ſupport the expence before he brought it upon himſelf. On

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On this account it is, I say, our ancestors took more care of their youth than we now do, at least, I think, they studied well the best methods of thriving, and were better acquainted with the steps by which a young tradesman ought to be introduc'd into the world than we are, and of the difficulties which those people would necessarily involve themselves in, who despising those rules and methods of frugality, involv'd themselves in the expence of a family before they were in a way of gaining sufficient to support it.

A married apprentice will always make a repenting tradesman, and those stolen matches, *a very few excepted*, are generally attended with infinite broils and troubles, difficulties, and cross events to carry them on at first by way of intriegue, to conceal them afterward under fear of superiours, to manage after that to keep off scandal, and preserve the character as well of the wife as of the husband; and all this necessarily attended with a heavy expence, even before the young man is out of his time; before he has set a foot forward, or gotten a shilling in the world; so that all this expence is out of his original stock, even before he gets it, and is a sad draw-back upon him when it comes.

Nay, this unhappy and dirty part is often attended with worse consequences still; for this expence coming upon him while he is but a servant, and while his portion, *or whatever it is to be called*, is not yet come into his hand, he is driven to terrible exigences to supply this expence; if his circumstances are mean, and his

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trade mean, he is frequently driven to wrong his maſter, and rob his ſhop, or his TILL for money, if he can come at it; and this, as it begins in madneſs, generally ends in deſtruction; for often he is diſcover'd, expos'd, and perhaps puniſh'd, and ſo the man is undone before he begins: if his circumſtances are good, and he has friends that are able, and expectations that are conſiderable, then his expence is ſtill the greater, and ways and means are found out, or at leaſt look'd for to ſupply the expence, and conceal the fact, that his friends may not know of it, 'till he has gotten the bleſſing he expects into his hands, and is put in a way to ſtand upon his own legs; and then it comes out with a great many grieving aggravations to a parent to find himſelf trick'd and defeated in the expectations of his ſon's marrying handſomly, and to his advantage; inſtead of which he is obliged to receive a diſhclout for a daughter in law, and ſee his family propagated by a race of beggars, and yet perhaps as haughty, as inſolent, and as expenſive, as if ſhe had bleſs'd the family with a lady of fortune; and brought a fund with her to have ſupported the charge of her poſterity.

WHEN this happens, the poor young man's caſe is really deplorable: before he is out of his time, and while he nouriſhes his new ſpouſe in the dark, he is obliged to borrow of friends, *if he has any*, on pretence his father does not make him a ſufficient allowance, or he entrenches upon his maſter's caſh, which perhaps, *he being the eldeſt apprentice*, is in his hands; and this

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this he does, depending that when he is out of his time, and his father gives him wherewith to set up, he will make good the deficiency, and all this happens accordingly; so that his reputation as to his master is preserv'd, and he comes off clear as to dishonesty in his trust.

But what a sad chasm does it make in his fortune! I knew a certain young tradesman, whose father knowing nothing of his son's measures, gave him 2000 *l.* to set up with, straining himself to the utmost for the well introducing his son into the world; but who, when he came to set up, having near a year before married the servant-maid of the house, and kept her privately at a great expence, had above six hundred pounds of his stock already wasted and sunk, before he began for himself; the consequence of which was, that going in partner with another young man, who had likewise 2000 *l.* to begin with, he was, instead of a half of the profits, obliged to make a private article to accept of a third of the trade; and the beggar wife proving more expensive by far than the partner's wife (who married afterwards, and doubled his fortune) the first young man was obliged to quit the trade, and with his remaining stock set up by himself; in which case his expences continuing, and his stock being insufficient, he sunk gradually, and then broke, and died poor: in a word, he broke the heart of his father, wasted what he had, and could never recover it, and at last it broke his own heart too.

But I shall bring it a little farther. Suppose the youth not to act so grosly neither; not to marry

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marry in his apprenticeship, not to be forced to keep a wife in the dark, and eat the bread he never got; but suppose him to be entred upon the world, that he has set up, open'd shop, or fitted up his warehouse, and he is ready to trade; the next thing in the ordinary course of the world at this time is *a wife*; nay, I have met with some parents, who have been indiscreet enough themselves to prompt their sons to marry as soon as they are set up; and the reason they give for it is, the wickedness of the age, that youth are drawn in a hundred ways to ruinous matches or debaucheries, and are so easily ruin'd by the meer looseness of their circumstances, that 'tis needful to marry them to keep them at home, and to preserve them diligent, and bind them close to their business.

THIS, be it just or not, is a bad cure of an ill disease; it is ruining the young man to make him sober, and making him a slave for life to make him diligent; be it that the wife he shall marry is a sober, frugal, housewifely woman, and that nothing is to be laid to her charge but the meer necessary addition of a family expence, and that with the utmost moderation; yet at the best he cripples his fortune, *stock-starves his business*, and brings a great expence upon himself at first, before by his success in trade he had laid up stock enough to support the charge.

FIRST, it is reasonable to suppose, that at his beginning in the world he cannot expect to get so good a portion with a wife, as he might after he had been set up a few years, and by his diligence and frugality join'd to a small expence

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in house-keeping had increas'd both his stock in trade, and the trade itself; then he would be able to look forward boldly, and would have some pretence for insisting on a fortune, when he could make out his improvements in trade, and shew, that he was both able to maintain a wife, and able to live without her: when a young tradesman in *Holland* or *Germany* goes a courting, I am told, the first question the young woman asks of him, or perhaps her friends for her is, *Are you able to pay the charges?* that is to say in *English*, Are you able to keep a wife when you have got her? the question is a little *Gothick* indeed, and would be but a kind of gross way of receiving a lover here, according to our *English* good breeding; but there is a great deal of reason in the enquiry, *that must be confess'd*; and he that is not able to *pay the charges*, should never begin the journey; for be the wife what she will, the very state of life, that naturally attends the marrying a woman, brings with it an expence so very considerable, that a tradesman ought to consider very well of it before he engages.

But it is to be observ'd too, that abundance of young tradesmen, especially in *England*, not only marry early, but by the so marrying they are obliged to take up with much less fortunes in their haste, than when they allow themselves longer time of consideration; as it stands now, generally speaking, the wife and the shop make their first shew together; but how few of these early marriages succeed? how hard such a tradesman finds it to stand, and support

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the weight that attends it, I appeal to the experience of those, who having taken this wrong step, and being with difficulty got over it, are yet good judges of that particular circumstance in others that come after them.

I know 'tis a common cry that is rais'd against the woman, when her husband miscarries, namely, that 'tis the wife has ruin'd him: it is true, in some particular cases it may be so, but in general 'tis wrong placed; they may say marrying has ruin'd the man, when they cannot say his wife has done it; for the woman was not in fault, but her husband.

When a tradesman marries, there are necessary consequences, I mean of expences, which the wife ought not be charg'd with, and cannot be made accountable for; such as, *first*, furnishing the house; and let this be done with the utmost plainness, so as to be decent, yet it must be done; and this calls for ready money, and that ready money by so much diminishes his stock in trade; nor is the wife at all to be charg'd in this case, unless she either put him to more charge than was needful, or shew'd herself dissatisfy'd with things needful, and requir'd extravagant gaiety and expence: *secondly*, *servants*; if the man was frugal before, it may be he shifted with a shop, and a servant in it, an apprentice, or journeyman, or perhaps without one at first, and a lodging for himself, where he kept no other servant, and so his expences went on small and easy; or, if he was obliged to take a house because of his business and the situation of his shop, he then either let part of the house out

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out to lodgers, keeping himſelf a chamber in it, or at the worſt left it unfurniſh'd, and without any one but a maid-ſervant to dreſs his victuals, and keep the houſe clean; and thus he goes on when a batchelor, with a middling expence at moſt.

But when he brings home a wife, beſides the furniſhing his houſe, he muſt have a formal houſe-keeping, even at the very firſt; and, as children come on, more ſervants, that is, maids or nurſes, that are as neceſſary as the bread he eats; eſpecially if he multiplies apace, as he ought to ſuppoſe he may; in this caſe let the wife be frugal and managing, let her be unexceptionable in her expence, yet the man finds his charge mount high, and perhaps too high for his gettings, notwithſtanding the additional ſtock obtain'd by her portion; and what is the end of this but inevitable decay, and at laſt poverty and ruin?

Nay the more the woman is blameleſs, the more certain is his overthrow; for if it was an expence that was extravagant and unneceſſary, and that his wife ran him out by her high living and gaiety, he might find ways to retrench, to take up in time, and prevent the miſchief that is in view; a woman may with kindneſs and juſt reaſoning be eaſily convinced, that her husband cannot maintain ſuch an expence, as ſhe now lives at; and let tradeſmen ſay what they will, and endeavour to excuſe themſelves as much as they will, by loading their wives with the blame of their miſcarriage, as I have known ſome do, and as old father Adam,

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tho' in another caſe, did before them, I muſt ſay ſo much in the woman's behalf at a venture; it will be very hard to make me believe that any woman, that was not fit for *Bedlam*, if her husband truly and timely repreſented his caſe to her, and how far he was or was not able to maintain the expence of their way of living, would not comply with her husband's circumſtances, and retrench her expences, rather than go on for a while, and come to poverty and miſery: Let then the tradeſman lay it early and ſeriouſly before his wife, and with kindneſs and plainneſs tell her his circumſtances, or never let him pretend to charge her with being the cauſe of his ruin; let him tell her how great his annual expence is; for a woman who receives what ſhe wants as ſhe wants it, that only takes it with one hand, and lays it out with another, does not, and perhaps cannot, always keep an account, or caſt up how much it comes to by the year; let her husband therefore, I ſay, tell her honeſtly how much his expence for her and himſelf amounts to yearly; and tell her as honeſtly, that it is too much for him, that his income in trade will not anſwer it; that he goes backward, and the laſt year his family expences amounted to ſo much, ſay 400 *l.* (for that is but an ordinary ſum now for a tradeſman to ſpend, whatever it has been eſteem'd formerly) and that his whole trade, tho' he made no bad debts, and had no loſſes, brought him in but 320 *l.* the whole year, ſo that he was 80 *l.* that year a worſe man than he was before; that this coming year he had met with a heavy loſs already,

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already, having had a shop-keeper in the country broke in his debt 200*l.* and that he offer'd but eight shillings in the pound, so that he should lose 120*l.* by him, and that this added to the 80*l.* run out last year came to 200*l.* and that if they went on thus, they should be soon reduc'd.

WHAT could the woman say to so reasonable a discourse, if she was a woman of any sense, *but to reply*, she would do any thing that lay in her to assist him, and if her way of living was too great for him to support, she would lessen it as he should direct, or as much as he thought was reasonable? and thus going hand in hand, she and he together abating what reason requir'd, they might bring their expences within the compass of their gettings, and be able to go on again comfortably.

BUT now, when the man finding his expences greater than his income, and yet when he looks into those expences finds that his wife is frugal too, and industrious, and applies diligently to the managing her family, and bringing up her children, spends nothing idly, saves every thing that can be sav'd, that instead of keeping too many servants is a servant to every body her self; and that in short, when he makes the strictest examination, finds she lays out nothing but what is absolutely necessary, what now must this man do? he is ruin'd inevitably; for all his expence is necessary, there is no retrenching, no abating any thing.

THIS I say is the worst case of the two indeed; and this man, tho' he may say he is undone

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done by marrying, yet cannot blame the woman, and ſay he is undone by his wife: This is the very caſe I am ſpeaking of; the man ſhould not have married ſo ſoon, he ſhould have ſtaid 'till he had, by puſhing on his trade and living cloſe in his expence, encreaſed his ſtock, and been what we call before-hand in the world; and had he done thus, he had not been undone by marrying.

It is a little hard to ſay it, but in this reſpect it is very true, there is many a young tradeſman ruined by marrying a good wife: in which pray take notice that I obſerve my own juſt diſtinction; I do not ſay they are ruin'd or undone by a good wife, or by their wives being good, but by their marrying, their unſeaſonable, early, and haſty marrying, before they had caſt up the coſt of one, or the income of the other; before they had enquir'd into the neceſſary charge of a wife and a family, or ſeen the profits of their buſineſs, whether it would maintain them, or no; and whether, as above, they could pay the charges, the encreaſing neceſſary charge of a large and growing family. How to perſuade young men to conſider this in time, and beware and avoid the miſchief of it, that is a queſtion by itſelf.

Let no man then, when he is brought to diſtreſs by this early raſhneſs, turn ſhort upon his wife, and reproach her with being the cauſe of his ruin; unleſs at the ſame time he can charge her with extravagant living, needleſs expence, ſquandring away his money, ſpending it in trifles and toys, and running him out 'till the ſhop could

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could not maintain the kitchen, much leſs the parlour; nor even then, unleſs he had given her timely notice of it, and warn'd her that he was not able to maintain ſo large a family, or ſo great an expence; and that therefore ſhe would do well to conſider of it, and manage with a ſtraighter hand, and the like; If indeed he had done ſo, and ſhe had not comply'd with him, then ſhe had been guilty, and without excuſe too; but as the woman cannot judge of his affairs, and he ſees and bears a ſhare in the riotous way of their living, and does not either ſhew his diſlike of it, or let her know by ſome means or other that he cannot ſupport it, the woman cannot be charg'd with being his ruin, no tho' her way of extravagant expenſive living were really the cauſe of it: I met with a ſhort dialogue the other day between a tradeſman and his wife upon ſuch a ſubject as this, ſome part of which may be inſtructing in the caſe before us.

THE tradeſman was very melancholy for two or three days, and had appear'd all that time to be penſive and ſad, and his wife with all her arts, entreaties, anger, tears, *&c.* could not get it out of him; only now and then ſhe heard him fetch a deep ſigh, and at another time ſay *he wiſh'd he was dead,* and the like expreſſions: At laſt ſhe began the diſcourſe with him in a reſpectful, obliging manner, but with the utmoſt importunity to get it out of him thus:

Wife. My Dear, what is the matter with you?

Husband. Nothing.

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Wife. NAY don't put me off with an anſwer that ſignifies nothing, tell me what is the matter, for I am ſure ſomething extraordinary is the caſe, tell me, I ſay, do tell me.

[*Then ſhe kiſſes him.*

Husb. PRETHEE don't trouble me.

Wife. I will know what is the matter.

Husb. I tell you nothing is the matter, what ſhould be the matter?

Wife. COME, *my Dear*, I muſt not be put off ſo; I am ſure, if it be any thing ill, I muſt have my ſhare of it, and why ſhould I not be worthy to know it, whatever 'tis, before it comes upon me.

Husb. POOR Woman! [*He kiſſes her.*

Wife. WELL, but let me know what it is; come, don't diſtract yourſelf alone, let me bear a ſhare of your grief, as well as I have ſhar'd in your joy.

Husb. My Dear, let me alone, you trouble me now indeed. [*Still he keeps her off.*

Wife. THEN you will not truſt your wife with knowing what touches you ſo ſenſibly?

Husb. I tell you, 'tis nothing, 'tis a trifle, 'tis not worth talking of.

Wife. Don't put me off with ſuch ſtuff as that; *I tell you*, 'tis not for nothing that you have been ſo concern'd, and that ſo long too; I have ſeen it plain enough, why you have droop'd upon it for this fortnight paſt, and above.

Husb. Ay, this twelve month, and more.

Wife. Very well, and yet 'tis nothing.

Husb. 'Tis *nothing* that you can help me in.

Wife.

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Wife. WELL, but how do you know that? let me ſee and judge whether I can, or no.

Husb. I tell you, you can't.

Wife. SURE 'tis ſome terrible thing then, why muſt not I know it? what, are you going to break? come, tell me the worſt of it.

Husb. BREAK! no, no, I hope not; break! no, I'll never break.

Wife. As good as you have broke; don't preſume; no man in trade can ſay he won't break.

Husb. YES, yes, I can ſay I won't break.

Wife. I am glad to hear it; I hope you have a knack then beyond other tradeſmen.

Husb. No, I have not neither; any man may ſay ſo as well as I, and no man need break, if he will act the part of an honeſt man.

Wife. How is that, pray?

Husb. WHY give up all faithfully to his creditors, as ſoon as he finds there is a deficiency in his ſtock, and yet that there is enough left to pay them.

Wife. WELL, I don't underſtand thoſe things, but I deſire you would tell me what it is troubles you now, and if it be any thing of that kind, yet I think you ſhould let me know it.

Husb. WHY ſhould I trouble you with it?

Wife. IT would be very unkind to let me know nothing 'till it comes and ſwallows you up and me too, all on a ſudden; I muſt know it then, pray tell it me now.

Husb. WHY then I will tell you; indeed I am not going to break, and I hope I am in no danger of it, at leaſt not yet.

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Wife. I thank you, *my Dear*, for that; but ſtill, tho' 'tis ſome ſatisfaction to me to be aſſur'd of ſo much, yet I find there is ſomething in it; and your way of ſpeaking is ambiguous and doubtful; I entreat you *be plain and free with me*, what is at the bottom of it? why won't you tell me? what have I done, that I am not to be truſted with a thing that ſo nearly concerns me?

Husb. I have told you, *my Dear*, pray be eaſy; I am not going *to break*, I tell you.

Wife. WELL, but let us talk a little more ſeriouſly of it; you are not going *to break*, that is, not juſt now, not yet, *you ſaid*; but, *my Dear*, if it is then not juſt at hand, but may happen, or is in view at ſome diſtance, may not ſome ſteps be taken to prevent it for the preſent, and to ſave us from it at laſt too.

Husb. WHAT ſteps could you think of, if that was the caſe?

Wife. INDEED 'tis not much that is in a wife's power, but I am ready to do what lies in me, and what becomes me; and firſt, pray let us *live lower*; do you think I would live as I do, if I thought your income would not bear it? *No indeed.*

Husb. YOU have touch'd me in the moſt ſenſible part, *my Dear*; you have found out what has been my grief, you need make no farther enquiries.

Wife. WAS that your grief? and would you never be ſo kind to your wife, as to let her know it?

Husb.

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Husb. How could I mention so unkind a thing to you?

Wife. Would it not have been more unkind to have let things run on to destruction, and left your wife to the reproach of the world, as having ruin'd you by her expensive living?

Husb. That's true, *my Dear*; and it may be I might have spoke to you *at last*, but I could not do it now; it looks so cruel and so hard to lower your figure, and make you look little in the eyes of the world, for you know they judge all by out-sides, that I could not bear it.

Wife. It would be a great deal more cruel to let me run on, and be really an instrument to ruin my husband, when *God knows*, I thought I was within the compass of your gettings, and that a great way; and you know you always prompted me to go fine, to treat handsomly, to keep more servants, and every thing of that kind; could I doubt but that you could afford it very well?

Husb. That's true, but I see 'tis otherwise now; and though I cannot help it, I could not mention it to you, nor for ought I know should I ever have done it.

Wife. Why, you said just now you should have done it.

Husb. Ay, at last perhaps I might, when things had been past recovery.

Wife. That is to say, when you were ruin'd and undone, and could not shew your head, I should know it; or when a *statute of bankrupt* had come out, and the creditors had come and

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and turn'd us out of doors, then I ſhould have known it; that would have been a barbarous ſort of kindneſs.

Husb. WHAT could I do? I could not help it.

Wife. JUST ſo our old acquaintance *G-- W--* did; his poor wife knew not one word of it, nor ſo much as ſuſpected it, but thought him in as flouriſhing circumſtances as ever; 'till on a ſudden he was arreſted in an action for a great ſum, ſo great that he could not find bail, and the next day an execution on another action was ſerv'd in the houſe, and ſwept away the very bed from under her; and the poor lady, that brought him 3000 *l.* portion, was turn'd into the ſtreet with five ſmall children to take care of.

Husb. HER caſe was very ſad indeed.

Wife. BUT was not he a barbarous wretch to her, to let her know nothing of her circumſtances? ſhe was at the Ball but the day before, in her velvet ſuit, and with her jewels on, and they reproach her with it every day.

Husb. SHE did go too fine indeed.

Wife. Do you think ſhe would have done ſo, if ſhe had known any thing of his circumſtances?

Husb. IT may be not.

Wife. No, no, ſhe is a lady of too much ſenſe to allow us to ſuggeſt it?

Husb. AND why did he not let her have ſome notice of it?

Wife. WHY, he makes the ſame dull excuſe you ſpeak of; he could not bear to ſpeak to her of it, and it look'd ſo unkind to do any thing

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thing to ſtreighten her, he could not do it, it would break his heart, and the like; and now he has broke her heart.

Husb. I know 'tis hard to break in upon one's wife in ſuch a manner, where there is any true kindneſs and affection, but ——

Wife. But! but what? was there really a true kindneſs and affection, as is the pretence, it would be quite otherwiſe; he would not break his own heart forſooth, but choſe rather to break his wife's heart! he could not be ſo cruel to tell her of it, and therefore left her to be cruelly and villainouſly inſulted, as ſhe was, by the bailiffs and creditors; was that his kindneſs to her?

Husb. WELL, *my Dear*, I have not brought you to that, I hope.

Wife. No, *my Dear*, and I hope you will not; however, you ſhall not ſay I will not do every thing I can to prevent it, and if it lies on my ſide, you are ſafe.

Husb. WHAT will you do to prevent it? come, let's ſee, what can you do?

Wife. WHY *firſt*, I have kept five maids you ſee, and a footman; I ſhall immediately give three of my maids warning, and the fellow alſo, and ſave you that part of the expence.

Husb. How can you do that? you can't do your buſineſs.

Wife. Yes, yes, there's no body knows what they can do 'till they are tried: two maids may do all my houſe-buſineſs, and I'll look after my children myſelf; and if I live to ſee them grown a little bigger, I'll make them help one another,

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and keep but one maid ; I hope that will be one ſtep towards helping it.

Husb. AND what will all your friends and acquaintance, and the world, ſay to it ?

Wife. NOT half ſo much as they would to ſee you break, and the world believe it to be by my high living, keeping a houſe full of ſervants, and do nothing myſelf.

Husb. THEY will ſay I am going to break upon your doing thus, and that's the way to make it ſo.

Wife. I had rather a hundred ſhould ſay you were going to break, than one could ſay you were really broke already.

Husb. BUT 'tis dangerous to have it talk'd of, *I ſay.*

Wife. No, no, they will ſay we are taking effectual ways to prevent breaking.

Husb. BUT it will put a ſlur upon yourſelf too, I can't bear any mortifications upon you, any more than I can upon myſelf.

Wife. DON'T tell me of mortifications, it would be a worſe mortification a thouſand times over, to have you ruin'd, and have your creditors inſult me with being the occaſion of it.

Husb. IT is very kind in you, *my Dear,* and I muſt always acknowledge it ; but however I would not have you ſtreighten yourſelf too much neither.

Wife. NAY, this will not be ſo much a mortification, as the natural conſequence of other things ; for in order to abate the expence of our living, I reſolve to keep leſs company ; I aſſure you I will lay down all the ſtate of living,

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ing, as well as the expence of it; and firſt, I will keep no viſiting days; ſecondly, I'll drop the greateſt part of the acquaintance I have; thirdly, I will lay down our treats, and entertainments, and the like needleſs occaſions of expence, and then I ſhall have no occaſion for ſo many maids.

Husb. But this, *my Dear*, I ſay, will make as much noiſe almoſt, as if I was actually broke.

Wife. No, no, leave that part to me.

Husb. But you may tell me how you will manage it then.

Wife. Why I'll go into the country.

Husb. That will but bring them after you, as it us'd to do.

Wife. But I'll put off our uſual lodgings at *Hamſtead*, and give out that I am gone to ſpend the ſummer in *Bedfordſhire*, at my aunt ----'s where every body knows I us'd to go ſometimes; they can't come after me thither.

Husb. But when you return, they will all viſit you.

Wife. Yes, and I will make no return to all thoſe I have a mind to drop, and there's an end of all their acquaintance at once.

Husb. And what muſt I do?

Wife. Nay, *my Dear*, 'tis not for me to direct that part; you know how to cure the evil which you ſenſibly feel the miſchief of; if I do my part, I don't doubt you know how to do yours.

Husb. Yes, *I know*, but 'tis hard, very hard.

Wife. Nay, I hope 'tis no harder *for you* than 'tis for *your wife.*

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Husb. THAT's true indeed, but I'll ſee.

Wife. THE queſtion to me is not whether 'tis hard, but whether 'tis neceſſary.

Husb. NAY, 'tis neceſſary, that's certain.

Wife. THEN I hope 'tis as neceſſary to you as to your wife.

Husb. I know not where to begin.

Wife. WHY you keep two horſes and a groom, you keep ------- rich high company, and you ſit long at the *Fleece* every evening. I need ſay no more, you know where to begin well enough.

Husb. IT is very hard, I han't your ſpirit, *my Dear.*

Wife. I hope you are not more aſham'd to retrench, than you would be to have your name in the *gazette.*

Husb. IT is ſad work to come down hill thus.

Wife. 'TWOULD be worſe to fall down at one blow from the top; better ſlide gently and voluntarily down the ſmooth part, than to be puſh'd down the precipice, and be daſh'd all in pieces.

THERE was more of this dialogue, but I give you the part which I think moſt to the preſent purpoſe; and as I ſtrive to ſhorten the doctrine, ſo I will abridge the application alſo; the ſubſtance of the caſe lies in a few particulars thus;

I. THE man was melancholy, and oppreſs'd with the thoughts of his declining circumſtances, and yet had not any thought of letting his

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his wife know it, whose way of living was high and expensive, and more than he could support; but tho' it must have ended in ruin, he would rather let it have gone on 'till she was surprised in it, than to tell her the danger that was before her.

HIS wife very well argues the injustice and unkindness of such usage, and how hard it was to a wife, who being of necessity to suffer in the fall, ought certainly to have the most early notice of it; that if possible she might prevent it, or at least that she might not be overwhelmed with the suddenness and the terror of it.

II. UPON discovering it to his wife, or rather her drawing the discovery from him by her importunity, she immediately, and most readily and chearfully, enters into measures to retrench her expences, and, as far as she was able, to prevent the blow, which was otherwise apparent and unavoidable.

HENCE 'tis apparent, that the expensive living of most tradesmen in their families, is for want of a serious acquainting their wives with their circumstances, and acquainting them also *in time*; for there are very few of the ladies so unreasonable, who, if their husbands seriously inform'd them how things stood with them, and that they could not support their way of living, would not wil-

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willingly come into measures to prevent their own destruction.

III. THAT 'tis in vain, as well as unequal, for a tradesman to preach frugality to his wife, and to bring his wife to a retrenching of her expences, and not at the same time to retrench his own; seeing that keeping horses and high company is every way as great and expensive, and as necessary to be abated as any of the family extravagances, let them be which they will.

ALL this relates to the duty of a tradesman in preventing his family-expences being ruinous to his business; but the true method to prevent all this, and never to let it come so far, is still, as I said before, not to marry too soon; not to marry, 'till by a frugal industrious management of his trade in the beginning, he has laid a foundation for maintaining a wife, and bringing up a family, and has made an essay by which he knows what he can, and cannot do; and also before he has laid up and encreased his stock, that he may not cripple his fortune at first, and be ruin'd before he has begun to thrive.

I am, &c.

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LETTER XII.

Of the tradesman's leaving his business to servants.

SIR,

IT is the ordinary excuse of the gentlemen tradesmen of our times, that they have good servants, and that therefore they take more liberty to be out of their business, than they would otherwise do: O! *says the shopkeeper*, I have an apprentice, 'tis an estate to have such a servant; I am as safe in him as if I had my eye upon the business from morning to night; let me be where I will, I am always satisfied he is at home; if I am at the tavern, I am sure he is in the compting-house, or behind the counter; he is never out of his post.

AND then for my other servants, the younger apprentices, *says he*, 'tis all one as if I were there myself; they would be idle it may be, but he won't let them I assure you; they must stick close to it, or he will make them do it; he tells them, boys do not come apprentices to play, but to work; not to sit idle, and be doing nothing, but to mind their master's business, that they may learn how to do their own.

VERY well; and *you think, Sir*, this young man being so much in the shop, and so diligent

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and faithful is an eſtate to you, and ſo indeed it is; but are your cuſtomers as well pleas'd with this man too, as you are? or are they as well pleas'd with him, as they would be, if you were there yourſelf?

YES, they are, ſays the ſhop-keeper; nay, abundance of the cuſtomers take him for the maſter of the ſhop, and don't know any other; and he is ſo very obliging, and pleaſes ſo well, giving content to every body, that if I am at any other part of the ſhop, and ſee him ſerving a cuſtomer, I never interrupt them, unleſs ſometimes he is ſo modeſt he will call me, and turning to the ladies ſay, *There's my maſter, Madam*, if you think he will abate you any thing I'll call him; and ſometimes they will look a little ſurpriſed, and ſay, is that your maſter? indeed we thought you had been the maſter of the ſhop yourſelf.

WELL, *ſaid I*, and you think yourſelf very happy in all this, don't you? pray how long has this young gentleman to ſerve? how long is it before his time will be out? O, he has almoſt a year and half to ſerve, ſays the ſhop-keeper. I hope then, *ſay I*, you will take care to have him knock'd on the head, as ſoon as his time is out. God forbid, ſays *the honeſt man*, what do you mean by that? mean! *ſay I*, why if you don't, he will certainly knock your trade on the head as ſoon as the year and half comes to be up; either you muſt diſpoſe of him, as I ſay, or take care that he does not ſet up near you, no, not in the ſame ſtreet; if you do, your cuſtomers will all run thither; when

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when they miss him in the shop, they will presently enquire for him; and as, you say, they generally take him for the master, they will ask whether the gentleman is remov'd that kept the shop before.

All *my shop-keeper* could say, was, that he had got a salve for that sore; and that was, that when *Timothy* was out of his time, *that was his name*, he resolv'd to take him in partner.

A very good thing indeed! so you must take *Timothy* into half the trade when he is out of his time, for fear he should run away with three quarters of it, when he sets up for himself. But had not the master much better have been *Timothy* himself? then he had been sure never to have the customers take *Timothy* for the master, and when he went away, and set up perhaps at next door, leave the shop, and run after him.

'Tis certain, a good servant, a faithful, industrious, obliging servant is a blessing to a tradesman, and, *as he said*, is an estate to his master: but the master, by laying the stress of his business upon him, divests himself of all the advantages of such a servant, and turns the blessing into a blast; for by giving up the shop, as it were, to him, and indulging himself in being abroad, and absent from his business, the apprentice gets the mastery of the business, the fame of the shop depends upon him, and when he sets up, certainly follows him; such a servant would with the master's attendance too, be very helpful, and yet not be dangerous; such a servant is well, when he is visibly an assistant

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to the maſter, but is ruinous when he is taken for the maſter. There is a great deal of difference between a ſervant's being *the ſtay* of his maſter, and his being *the ſtay* of his trade; when he is *the firſt*, the maſter is ſerv'd by him, and when he is gone he breeds up another to follow his ſteps; but when he is *the laſt*, he carries the trade with him, and does his maſter infinitely more hurt than good.

A tradeſman has a great deal of trouble with a bad ſervant, but muſt take heed he is not wounded by a good one: the extravagant idle vagrant ſervant hurts himſelf, but the diligent ſervant endangers his maſter; the greater reputation the ſervant gets in his buſineſs, the more care the maſter has upon him, leſt he gets within him, and worms him out of his buſineſs.

THE only way to prevent this, and yet not injure a diligent ſervant, is, that the maſter be as diligent as the ſervant; that the maſter be as much at the ſhop as the man: he that will keep in his buſineſs, need never fear keeping his buſineſs, let his ſervant be as diligent as he will. 'Tis a hard thing that a tradeſman ſhould have the bleſſing of a good ſervant, and make it a curſe to him by his appearing leſs capable than his man.

LET your apprentice be in the buſineſs, but let the maſter be at the head of the buſineſs at all times: there is a great deal of difference between being diligent in the buſineſs *in the ſhop*, and leading the whole buſineſs *of the ſhop*; an apprentice who is diligent may be maſter of his

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his buſineſs, but ſhould never be maſter of the ſhop; the one is to be uſeful to his maſter, the other is to be maſter of his maſter; and indeed this ſhews the abſolute neceſſity of diligence and application in a tradeſman, and how, for want of it, that very thing which is the bleſſing of another tradeſman's buſineſs, is the ruin of his.

SERVANTS, eſpecially apprentices, ought to be conſidered, as they really are, in their moveable ſtation, that they are here with you but ſeven years, and that then they act or move in a ſphere or ſtation of their own; their diligence is now for you, but ever after it is for themſelves; that the better ſervants they have been while they were with you, the more dangerous they will be to you when you part; that therefore, tho' you are bound in juſtice to them to let them into your buſineſs in every branch of it, yet you are not bound to give your buſineſs away to them; the diligence therefore of a good ſervant in the maſter's buſineſs ſhould be a ſpur to the maſter's diligence to take care of himſelf.

THERE is a great deal of difference alſo between truſting a ſervant in your buſineſs, and truſting him with your buſineſs: the firſt is leaving your buſineſs with him, the other is leaving your buſineſs to him; he that truſts a ſervant in his buſineſs, leaves his ſhop only to him; but he that leaves his buſineſs to his ſervant, leaves his wife and children at his diſpoſe: *in a word,* ſuch a truſting or leaving the buſineſs to the ſervant is no leſs than a giving up all to him,

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abandoning the care of his shop and all his affairs to him; and when such a servant is out of his time the master runs a terrible risque, such as indeed it is not fit any tradesman should run, namely, of losing the best of his business.

WHAT I have been now saying, is of the tradesman leaving his business to his apprentices and servants, when they prove good, when they are honest and diligent, faithful and industrious; and if there are dangers even in trusting good servants, and such as do their duty perfectly well, what then must it be when the business is left to idle, negligent and extravagant servants, who both neglect their master's business and their own, who neither learn their trade for themselves, or regard it for the interest of their masters? if the first are a blessing to their masters, and may only be made dangerous by their carrying away the trade with them when they go, these are made curses to their masters early, for they lose the trade for themselves and their masters too. The first carry the customers away with them, the last drive the customers away before they go. What signifies going to such a shop, *say the Ladies*, either speaking of a mercer or draper, or any other trade? there's nothing to be met with there but a crew of saucy boys that are always at play when you come in, and can hardly refrain it when you are there; one hardly ever sees a master in the shop, and the young rude boys hardly mind you when you are looking on their goods; they talk to you as if they cared not whether you laid out your money or

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no,

no, and as if they had rather you were gone, that they might go to play again; *I'll go there no more, not I.*

If this be not the caſe, then you are in danger of worſe ſtill, and that is, that they are often thieves; *idle ones* are ſeldom *honeſt ones*; nay, they cannot indeed be honeſt in a ſtrict ſenſe if they are idle: but by diſhoneſt, I mean downright thieves; and what is more dangerous than for an apprentice, to whom the whole buſineſs, the caſh, the books, and all is committed, to be a thief?

For a tradeſman therefore to commit his buſineſs thus into the hand of a falſe, a negligent and a thieviſh ſervant, is like a man that travels a journey, and takes a highwayman into the coach with him; ſuch a man is ſure to be robbed, and to be fully and effectually plundered, becauſe he diſcovers where he hides his treaſure. Thus the tradeſman places his confidence in the thief, and how ſhould he avoid being robb'd?

It is anſwered, that generally tradeſmen, who have any conſiderable truſt to put into the hands of an apprentice, take ſecurity of them for their honeſty by their friends, when their indentures are ſign'd, and 'tis their fault then, if they are not ſecure. It is true, 'tis often ſo; but in a retail buſineſs, if the ſervant be unfaithful, there are ſo many ways to defraud a maſter, beſides that of merely not ballancing the caſh, that 'tis impoſſible to detect them; and unleſs providence, *as ſometimes it does*, makes the diſcovery by wonder and miracle, 'tis never found out at all; till the tradeſman declining inſenſibly

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by the weight of the loſs is ruin'd and undone.

WHAT need then has the tradeſman to give a cloſe attendance, and preſerve himſelf from plunder, by acquainting himſelf in and with his buſineſs and ſervants, by which he makes it very difficult for them to deceive him, and much eaſier to him to diſcover it if he ſuſpects them: but if the tradeſman lives abroad, keeps at his country-houſe or lodgings, and leaves his buſineſs thus in the hands of his ſervants, committing his affairs to them, as is often the caſe, if they prove thieves, negligent, careleſs and idle, what is the conſequence? he is inſenſibly wrong'd, his ſubſtance waſted, his buſineſs neglected; and how ſhall a tradeſman thrive under ſuch circumſtances? Nay, how is it poſſible he ſhould avoid ruin and deſtruction? I mean, as to his buſineſs; for in ſhort, every ſuch ſervant has his hand in his maſter's pocket, and may uſe him as he pleaſes.

AGAIN, if they are not thieves, yet if they are idle and negligent, 'tis in ſome caſes the ſame thing; and I wiſh it were well recommended to all ſuch ſervants as call themſelves honeſt, that it is as criminal to neglect their maſter's buſineſs, as to rob him; and he is as really a thief who robs him of his time, as he that robs him of his money.

I know, *as ſervants are now*, this is a principle they will not allow, neither does one ſervant in fifty act by it; but if the maſter be abſent, the ſervant is at his heels; that is to ſay, is as ſoon out of doors as his maſter, and having

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having none but his conscience to answer to, he makes shift to compound with himself, like a bankrupt with his creditor, to pay half the debt; that is to say, half the time to his master, and half to himself, and think it good pay too.

THE point of conscience indeed seems to be out of the question now, between master and servant; and as few masters concern themselves with the souls, nay, scarce with the morals of their servants, either to instruct them, or inform them of their duty either to GOD or *man*, much less to restrain them by force, or correct them, as was antiently practised; so, few servants concern themselves in a conscientious discharge of their duty to their masters: so that the great law of subordination is destroy'd, and the relative duties on both sides are neglected; all which, as I take it, is owing to the exorbitant sums of money which are now given with servants to the masters, as the present or condition of their apprenticeship; which as it is extravagant in it self, so it gives the servant a kind of a different figure in the family, places him above the ordinary class of servants hired for wages, and exempts him from all the laws of family-government; so that a master seems now to have nothing to do with his apprentice, any other than in what relates to his business.

AND as the servant knows this, so he fails not to take the advantage of it, and to pay no more service than he thinks is due; and the hours of his shop business being run out, he claims all the rest for himself, without *the a-*

bove

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bove reſtraint. Nor will the ſervants in theſe times bear any examinations with reſpect to the diſpoſing of their waſte time, or with reſpect to the company they keep, or the houſes or places they go to.

THE uſe I make of it is this, and herein it is juſtly applicable to the caſe in hand; by how much the apprentices and ſervants in this age are looſe, wild, and ungovernable, by ſo much the more ſhould a maſter think himſelf obliged not to depend upon them, much leſs to leave his buſineſs to them, and diſpenſe with his own attendance in it; if he does, he muſt have much better luck than his neighbours if he does not find himſelf very much wrong'd and abuſed, ſeeing, *as I ſaid above*, the ſervants and apprentices of this age do very rarely act from a principle of conſcience in ſerving their maſters intereſt; which however I do not ſee they can be good chriſtians without.

I knew one very conſiderable tradeſman in this city, and who had always five or ſix ſervants in his buſineſs, apprentices and journeymen who lodged in his houſe, and having a little more the ſpirit of government in him than moſt maſters I now meet with, he took this method with them; when he took an apprentice he told them beforehand the orders of his family, and which he ſhould oblige them to; particularly, that they ſhould none of them be abſent from his buſineſs without leave, nor out of the houſe after nine a clock at night; and that he would not have it thought hard, if he exacted three things of them:

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1. That if they had been out he should ask them where they had been, and in what company? and that they should give him a true and direct answer.

2. That if he found reason to forbid them keeping company with any particular person, or in any particular house or family, they should be obliged to refrain from such company.

3. That in breach of any of those two, after being positively charg'd with it, he would on their promising to amend it, forgive them, only acquainting their friends of it; but the second time he would dismiss them his service, and not be oblig'd to return any of the money he had with them. And to these he made their parents consent when they were bound; and yet he had large sums of money with them too; not less than two hundred pounds each, and sometimes more.

As to his journeymen, he conditioned with them *as follows:*

1. They should never dine from home without leave asked and obtained, and telling where, *if required.*

2. After the shutting in of the shop, they were at liberty to go where they pleased, only not to be out of the house after nine a clock at night.

3. Never to be in drink, or to swear, on pain of being immediately dismiss'd without the courtesy usual with such servants, *viz.* of a month's warning.

These were excellent household laws, but the question is, how shall a master see them punctually

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punctually obey'd; for the life of all laws depends upon their being well executed; and we are famous in *England* for being remiss in that very point; and that *we have the best laws the worst executed* of any nation in the world.

But my friend was a man who knew as well how to make his laws be well executed, as he did how to make the laws themselves. His case was thus, he kept a country house about two miles from *London*, in the summer-time, for the air for his wife and children, and there he maintained them very comfortably: but it was a rule with him, that he who expects his servants to obey his orders, must be always upon the spot with them to see it done; to this purpose he confined himself to lie always at home, tho' his family was in the country; and every afternoon he walk'd out to see them, and to give himself the air too; but always so ordered his diversions, that he was sure to be at home before nine at night, that he might call over his family, and see that they obsery'd orders; that is, that they were all at home at their time, and all sober.

As this was indeed the only way to have good servants, and an orderly family, so he had both; but it was owing much, if not all, to the exactness of his government; and would all masters take the same method, I doubt not they would have the like success; but what servants can a man expect when he leaves them to their own government, not regarding whether they serve God or the *Devil?*

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Now

Now though this man had a very regular family, and very good servants, yet he had this particular qualification too for a good tradesman, *viz.* that he never left his business entirely to them, nor could any of them boast, that they were trusted to, more than another.

This is certainly the way to have regular servants, and to have business thrive; but this is not practised by one master to a thousand at this time; if it were, we should soon see a change in the families of tradesmen, and that very much for the better: nor indeed would this family-government be good for the tradesmen only, but it would be the servant's advantage too: and such a practice we may say would in time reform all the next age, and make them asham'd of us that went before them.

If then the morals of servants are thus loose and debauched, and that it is a general and epidemick evil, how much less ought tradesmen of this age to trust them, and still less to venture their all upon them, leave their great design, the event of all their business with them, and go in the country in persuit of their pleasure.

The case of tradesmen differs extremely in this age from those in the last, with respect to their apprentices and servants; and the difference is all to the disadvantge of the present age, *viz.* in the last age, *that is to say*, fifty or sixty years ago, *for it is not less*, servants were infinitely more under subjection than they are now, and the subordination of mankind extended effectually to them; they were content to submit to family-government; and the just regulations,

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which masters made in their houses, were not scorn'd and contemn'd, as they are now; family-religion also had some sway upon them, and if their masters did keep good orders, and preserve the worship of God in their houses, the apprentices thought themselves obliged to attend at the usual hours for such services; nay, it has been known, where such orders have been observ'd, that if the master of the family has been sick, or indispos'd, or out of town, the eldest apprentice has read prayers to the family in his place.

How ridiculous, to speak in the language of the present times, would it be for any master to expect this of a servant in our days? and where is the servant that would comply with it? nay, 'tis but very rare now, that masters themselves do it; 'tis rather thought now to be a low step, and beneath the character of a man in business, as if worshipping God was a disgrace, and not an honour to a family, or to the master of a family; and I doubt not but in a little while more, either the worship of God will be quite banish'd out of families, or the better sort of tradesmen, and such as have any regard to it, will keep Chaplains, *as other persons of quality do.* It is confess'd, the first is most probable, tho' the last, as I am inform'd, is already begun in the city, in some houses, where the reader of the parish is allow'd a small additional salary to come once a day, *viz.* every evening, to read prayers in the house.

But I am not talking on this subject; I am not directing myself to citizens or townsmen,

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as masters of families, but as heads of trade, and masters in their business; the other part would indeed require a whole book by itself, and would insensibly run me into a long satyrical discourse upon the loss of all family-government among us; in which indeed the practice of house-keepers and heads of families is grown not remiss only in all serious things, but even scandalous in their own morals, and in the personal examples they shew to their servants, and all about them.

But to come back to my subject, *viz.* that the case of tradesmen differs extremely from what it was formerly: the second head of difference is this; that whereas in former times the servants were better and humbler than they are now, submitted more to family-government, and to the regulations made by their masters, and masters were more moral, set better examples, and kept better order in their houses, and by consequence of it all servants were soberer, and fitter to be trusted than they are now; yet on the other hand, notwithstanding all their sobriety, masters did not then so much depend upon them, leave business to them, and commit the management of their affairs so entirely to their servants, as they do now.

All *that I meet with,* which masters have to say to this, is contain'd in two heads, and those in my opinion amount to very little.

I. That they have security for their servants honesty, which in former times they had not.

II. That

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II. THAT they receive greater præmio's, or preſent-money, now with their apprentices, than they did formerly.

THE firſt of theſe is of no moment; for *firſt*, it does not appear, that apprentices in thoſe former days gave no ſecurity to their maſters for their integrity, which, tho' perhaps not ſo generally as now, yet I have good reaſon to know was then practiſed among tradeſmen of note, and is not now among inferior tradeſmen: but, *ſecondly*, this ſecurity extends to nothing, but to make the maſter ſatisfaction for any miſapplications, or embezzlements, which are diſcover'd, and can be prov'd, but extend to no ſecret conceal'd miſchiefs: neither, *thirdly*, do thoſe ſecurities reach to the negligence, idleneſs, or debaucheries of ſervants; but, *which is ſtill more than all the reſt*, they do not reach to the worſt ſort of robbery between the ſervant and his maſter, I mean *the loſs of his time*; ſo that ſtill there is as much reaſon for the maſter's inſpection, both into his ſervants and their buſineſs, as ever.

BUT leaſt of all does this ſecurity reach to make the maſter any ſatisfaction for the loſs of his buſineſs, the ill management of his ſhop, the diſreputation brought upon it by being committed to ſervants, and thoſe ſervants behaving ill, ſlighting, neglecting, or diſobliging cuſtomers; this does not relate to ſecurities given or taken, nor can the maſter make himſelf any amends upon his ſervant, or upon his ſecurities, for this irrecoverable damage. He therefore, that will

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will keep up the reputation of his ſhop, or of his buſineſs, and preſerve his trade to his own advantage, muſt reſolve to attend it himſelf, and not leave it to ſervants, whether good or bad; if he leaves it to good ſervants, they improve it for themſelves, and carry the trade away with them when they go; if to bad ſervants, they drive his cuſtomers away, bring a ſcandal upon his ſhop, and deſtroy both their maſter and themſelves.

Secondly, As to the receiving great præmia's with their apprentices, which indeed is grown up to a ſtrange height in this age, beyond whatever it was before; it is an unaccountable exceſs, which is the ruin of more ſervants at this time, than all the other exceſſes they are ſubject to; nay, in ſome reſpect it is the cauſe of it all; and, on the contrary, is far from being an equivalent to their maſters for the defect of their ſervice, but is an unanſwerable reaſon why the maſter ſhould not leave his buſineſs to their management.

This præmium was originally not a condition of indenture, but was a kind of uſual or cuſtomary preſent to the tradeſman's wife to engage her to be kind to the youth, and take a motherly care of him, being ſuppos'd to be young when firſt put out.

By length of time this compliment or preſent became ſo cuſtomary, as to be made a debt, and to be conditioned for as a demand; but ſtill was kept within bounds, and thirty or forty pounds was ſufficient to a very good merchant, which now is run up to five hundred,

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nay, to a thouſand pounds with an apprentice; a thing which formerly would have been thought monſtrous, and not to be nam'd.

THE ill conſequences of giving theſe large præmio's are ſuch and ſo many, that it is not to be enter'd upon in ſuch a ſmall tract as this; nor is it the deſign of this work: but it is thus far to the purpoſe here, *namely*, as it ſhews, that this ſets up ſervants into a claſs of gentlemen above their maſters, and above their buſineſs, and they neither have a ſufficient regard to one or other; and conſequently are the leſs fit to be truſted by the maſter in the eſſential parts of his buſineſs, and this brings it down to the caſe in hand.

UPON the whole, the preſent ſtate of things between maſters and ſervants is ſuch, that now more than ever the caution is needful and juſt, that he that leaves his buſineſs to the management of his ſervants, 'tis ten to one but he ruins his buſineſs, and his ſervants too.

RUINING his buſineſs is indeed my preſent ſubject; but ruining his ſervants alſo is a conſideration that an honeſt conſcientious maſter ought to think is of weight with him, and will concern himſelf about. Servants out of government are like ſoldiers without an officer, fit for nothing but to rob and plunder; without order, and without orders; they neither know what to do, or are directed how to do it.

BESIDES 'tis letting looſe his apprentices to levity and liberty in that particular critical time of life, when they have the moſt need of government and reſtraint: when ſhould laws and limits

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limits be useful to mankind but in their youth, when unlimited liberty is most fatal to them, and when they are least capable of governing themselves? to have youth left without government is leaving fire in a magazine of powder, which will certainly blow it all up at last, and ruin all the houses that are near it.

If there is any duty on the side of a master to his servant, any obligation on him as a christian, and as a trustee for his parents, it lies here; to limit and restrain them, if possible, in the liberty of doing evil; and this is certainly a debt due to the trust repos'd in masters by the parents of the youth committed to them; if he is let loose here, he is undone of course, and it may be said indeed, he was ruin'd by his master; and if the master is afterwards ruin'd by such a servant, what can be said for it but this? *He could expect no other.*

To leave a youth without government is indeed unworthy of any honest master; he cannot discharge himself *as a master*; for instead of taking care of him he indeed casts him off, abandons him, and, to put it into scripture words, he *leads him into temptation*; nay, he goes farther, to use another scripture expression, *he delivers him over to Satan.*

It is confess'd, and 'tis fatal both to masters and servants at this time, that not only servants are made haughty, and above the government of their masters, and think it below them to submit to any family-government, or any restraints of their masters, as to their morals and religion; but masters also seem to have given

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up all family-government, and all care or concern for the morals and manners, as well as for the religion of their ſervants, thinking themſelves under no obligation to meddle with thoſe things, or to think any thing about them, ſo that their buſineſs be but done, and their ſhop or warehouſe duly look'd after.

BUT to bring it all home to the point in hand, if it is ſo with the maſter and ſervant, there is the leſs room ſtill for the maſter of ſuch ſervants to leave any conſiderable truſt in the hands of ſuch apprentices, or to expect much from them; to leave the weight of their affairs with them, and living at their country-lodgings, and taking their own diverſions, depend upon ſuch ſervants for the ſucceſs of their buſineſs; this is indeed abandoning their buſineſs, throwing it away, and committing themſelves, families, and fortunes, to the conduct of thoſe, who they have all the reaſon in the world to believe have no concern upon them for their good, or care one farthing what becomes of them.

I am, &c.

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LETTER XIII.

Of Tradeſmen making compoſition with Debtors, *or with* Creditors.

SIR,

THERE is an alternative in the ſubject of this letter, which places the diſcourſe in the two extremes of a tradeſman's fortunes.

I. The *fortunate tradeſman*, call'd upon by his poor unfortunate neighbour, who is his debtor, and is become inſolvent, to have compaſſion on him, and to compound with him for part of his debt, and accept his offer in diſcharge of the whole.

II. THE *unfortunate tradeſman* become inſolvent and bankrupt himſelf, and applying himſelf to his creditor to accept of a compoſition, in diſcharge of his debt.

I. THE *fortunate tradeſman*, call'd upon by his poor unfortunate neighbour, who is his debtor, and is become inſolvent, to have compaſſion on him, and to compound with him for part of his debt, and accept his offer in diſcharge of the whole.

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I must confess a tradesman, let his circumstances be what they will, has the most reason to consider the disasters of the unfortunate, and be compassionate to them under their pressures and disasters, of any other men; because they know not, no not the most prosperous of them, what may be their own fate in the world. There is a scripture proverb, *if I may call it so*, very necessary to a tradesman in this case, *Let him that thinketh he standeth, take heed lest he fall.*

N. B. It is not said, let him that standeth take heed, but him *that thinketh* he standeth: men in trade *can but think* they stand; and there are so many incidents in a tradesman's circumstances, that sometimes when he thinks himself most secure of standing, he is in most danger of falling.

If then the contingent nature of trade renders every man liable to disaster that is engag'd in it, it seems strange that tradesmen should be outrageous and unmerciful to one another, when they fall; and yet *so it is*, that no creditor is so furious upon an unhappy insolvent tradesman, as a brother tradesman of his own class, and who is at least liable to the same disaster in the common event of his business.

Nay, I have liv'd to see, *such is the uncertainty of human affairs*, and especially in trade, the furious and outrageous creditor become bankrupt himself in a few years, or perhaps months after, and begging the same mercy of others, which he but just before denied to his *not more* unfor-

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unfortunate fellow tradeſman, and making the ſame exclamations at the cruelty and hard heartedneſs of his creditors in refuſing to comply with him; when at the ſame time his own heart muſt reproach him with his former conduct, how inexorable he was to all the entreaties and tears of his miſerable neighbour and his diſtreſſed family, who begg'd his compaſſion with the loweſt ſubmiſſion, who employ'd friends to ſolicit and entreat for them, laying forth their miſery in the moſt lively expreſſions, and uſing all the arguments which the moſt moving diſtreſs could dictate, but in vain.

THE tradeſman is certainly wrong in this, as compaſſion to the miſerable is a debt of charity due from all mankind to their fellow-creatures; and tho' the purſe-proud tradeſman may be able to ſay, he is above the fear of being in the like circumſtances, as ſome may be; yet even then he might reflect, that perhaps there was a time when he was not ſo, and he ought to pay that debt of charity, in acknowledgment of the mercy that has ſet him above the danger.

AND yet ſpeaking in the ordinary language of men, who are ſubject to viciſſitudes of fortune, where is the man that is ſure he ſhall meet with no ſhock? and how have we ſeen men, who have *to day* been immenſely rich, be *to morrow*, as it were, reduc'd to nothing? what examples were made in this city of ſuch precipitations within the memory of ſome living, when the Exchequer ſhutting up ruin'd the great Bankers of *Lombard-ſtreet?* to what fell Sir *Robert Viner*, the great alderman *Backwell*,

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the three brothers of the name of *Forth*, of whom King *Charles* II. made that ſevere *pun*, that *three fourths of the city were broke?*

To what have we ſeen men of prodigious bulk in trade reduc'd, as Sir *Thomas Cook*, Sir *Baſil Firebraſs*, *Sheppard*, *Coggs*, and innumerable bankers, money-ſcriveners, and merchants, who thought themſelves as ſecure againſt the ſhocks of trade, as any men in the world could be? not to inſtance in our late *South-ſea Directors*, and others, reduc'd by the terrible fate of bubbles, whoſe names I omit, becauſe they yet live, tho' ſinking ſtill under the oppreſſion of their fortunes, and whoſe weight I would be far from endeavouring to make heavier.

WHY then ſhould any tradeſman, preſuming on his own ſecurity, and of his being out of the reach of diſaſter, harden his heart againſt the miſeries and diſtreſſes of a fellow tradeſman, who ſinks as it were by his ſide, and refuſe to accept his offer of compoſition; at leaſt, if he cannot object againſt the integrity of his repreſentations, and cannot charge him with fraud and deceit, breaking with a wicked deſign to cheat and delude his creditors, and to get money by a pretended breach? I ſay, why ſhould any tradeſman harden his heart in ſuch a caſe, and not with a generous pity comply with a reaſonable and fair propoſal, while it is to be had?

I do acknowledge, if there's an evident fraud, if he can detect the bankrupt in any wicked deſign, if he can prove he has effects ſufficient to pay his debts, and that he only breaks with a purpoſe

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purpoſe to cheat his creditors, and he conceals a part of his eſtate, when he ſeems to offer a ſincere ſurrender; if this be the caſe, *and it can be made appear to be ſo*, for in ſuch a caſe too, we ought to be very ſure of the fact, then indeed no favour is due, and really none ought to be ſhewed.

And therefore it was a very righteous clauſe, which was inflicted on the fraudulent bankrupt, in a late Act of Parliament, namely, that in caſe he conceal'd his effects, and that it appear'd he had, *tho' upon his oath*, not given in a full account of his eſtate, but willingly and knowingly conceal'd it, or any part of it, with deſign to defraud his creditors, he ſhould be put to death *as a felon:* the reaſon and juſtice of which clauſe was this, and it was given as the reaſon of it when the Act was paſs'd in the Houſe of Commons, namely, that the Act was made for the relief of the debtor, as well as of the creditor, and to procure for him a deliverance on a ſurrender of his effects; but then it was made alſo for the relief of the creditor too, that he might have as much of his debt ſecur'd to him as poſſible, and that he ſhould not diſcharge the debtor with his eſtate in his pocket, ſuffering him to run away with his (the creditor's) money before his face.

Also it was objected, that the act without a penalty would be only an act to encourage perjury, and would deliver the hard-mouth'd knave that could ſwear what he pleas'd, and ruin and reject the modeſt conſcientious tradeſman, that was willing and ready to give up the utmoſt

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utmoſt farthing to his creditors. On this account the clauſe was accepted, and the act paſs'd, which otherwiſe had been thrown out.

Now when the poor inſolvent has thus ſurrendred his all, ſtript himſelf entirely upon oath, and that oath taken on the penalty of death if it be falſe; there ſeems to be a kind of juſtice due to the bankrupt, he has ſatisfy'd the law, and ought to have his liberty given him *as a prey*, as the text calls it, *Jer.* xxxix. 18. that he may try the world once again, and ſee if poſſible to recover his diſaſters, and get his bread; and it is to be ſpoken in honour of the juſtice as well as humanity of that law for delivering bankrupts, that there are more tradeſmen recover themſelves in this age upon their ſecond endeavours, and by ſetting up again after they have thus fail'd, and been deliver'd, than ever were known to do ſo in ten times the number of years before.

To break, or turn bankrupt, before this, was like a man being taken by the *Turks*, he ſeldom recover'd liberty to try his fortune again, but frequently languiſhed under the tyranny of the commiſſioners of bankrupt, or in the *Mint*, or *Fryers*, or *rules of the Fleet*, till he waſted the whole eſtate, and at length his life, and ſo his debts were all paid at once.

Nor was the caſe of the creditor much better; I mean as far as reſpected his debt, for it was very ſeldom that any conſiderable dividend was made; on the other hand, large contributions were call'd for before people knew whether it was likely any thing would be made of

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the debtor's effects or no; and oftentimes the creditor lost his whole debt, contribution-money and all; so that while the debtor was kept on the rack, *as above*, being held in suspence by the creditors, or by the commissioners, or both, he spent the creditors effects, and subsisted at their expence, till the estate being wasted, the loss fell heavy on every side, and generally most on those who were least able to bear it.

By the present state of things, this evil is indeed altered, and the ruin of the creditors effects is better prevented; the bankrupt can no more skulk behind the door of the *Mint* and *Rules*, and prevent the commissioners inspection; he must come forth, be examined, give in an account, and surrender himself and effects too, or fly his country, and be seen here no more; and if he does come in, he must give a full account upon oath, on the penalty of his neck.

When the effects are thus surrendred, the commissioners proceedings are short and summary; the *assignees* are obliged to make dividends, and not detain the estate in their own hands, as was the case in former days, till sometimes they became bankrupts themselves; so that the creditors are sure now what is put into the hands of *the assignees*, shall in due time, and without the usual delay, be fairly divided: on the other hand, the poor debtor having honestly discharg'd his part, and no objection lying against the sincerity of the discovery, has a certificate granted him, which being allowed by the Lord Chancellor, he is a clear man, and may begin the world again, as I have said above. The

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THE creditor being thus ſatisfied that the debtor has been faithful, does not anſwer the end of the Act of Parliament, if he declines to aſſent to the debtor's certificate; nor can any creditor decline it, but on principles which no man cares to own; namely, that of malice, and the higheſt reſentment; which are things a chriſtian tradeſman will not eaſily act upon.

BUT I come now to the other part of the caſe; and this is ſuppoſing a debtor fails, and the creditors do not think fit to take out a commiſſion of bankrupt againſt him, as ſometimes is the caſe, at leaſt, where they ſee the offers of the debtor are any thing reaſonable: my advice in ſuch caſe is, (and I ſpeak it from long experience in ſuch things,) that they ſhould always accept the firſt reaſonable propoſal of the debtor; and I am not in this talking on the foot of charity and mercy to the debtor, but of the real and undoubted intereſt of the creditor; nor could I urge it, by ſuch arguments as I ſhall bring, upon any other foundation; for if I ſpeak in behalf of the debtor, I muſt argue commiſeration to the miſerable, compaſſion and pity of his family, and a reflection upon the ſad changes which human life expoſes us all to, and ſo perſuade the creditor to have pity upon not him only, but upon all families in diſtreſs.

BUT I ſay I argue now upon a different foundation, and inſiſt that it is the creditor's true intereſt, *as I hinted before*, that if he finds the debtor inclin'd to be honeſt, and he ſees reaſon to believe he makes the beſt offer he

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can; he should accept the first offer, as being generally the best the debtor can make; and indeed, if the debtor be wise as well as honest, he will make it so, and generally it is found to be so: and there are indeed many reasons why the first offers of the debtor are generally the best, and why no commission of bankrupt ordinarily raises so much, notwithstanding all its severities, as the bankrupt offers before it is sued out; not reckoning the time and expence which, *notwithstanding all the new methods*, attend such things, and are inevitable. *For example*,

When the debtor first *looking into his affairs* sees the necessity coming upon him of making a stop in trade, and calling his creditors together, the first thought which by the consequence of the thing comes to be considered, is, what offers he can make to them to avoid the having a commission sued out against him, and to which end common prudence, as well as honest principles, moves him to make the best offers he can. If he be a man of sense, and, according to what I mentioned in my other letter, has prudently come to a stop in time, before things are run to extremities, and while he has something left to make an offer of that may be considerable, he will seldom meet with creditors so weak or so blind to their own interest, not to be willing to end it amicably, rather than to proceed to a commission. And as this is certainly best both for the debtor and the creditor; so, as I argued with the debtor, that he should be wise enough, as well as honest

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neſt enough to break betimes, and that it was infinitely beſt for his own intereſt; ſo I muſt add, on the other hand, to the creditor, that 'tis always his intereſt to accept the firſt offer: and I never knew a commiſſion make more of an eſtate where the debtor has been honeſt, than he (the debtor) propoſed to give them without it.

It is true, there are caſes where the iſſuing out a commiſſion may be abſolutely neceſſary. *For example,*

1. Where the debtor is evidently knaviſh, and diſcovers himſelf to be ſo, by endeavours to carry off his effects, or alter the property of the eſtate, confeſſing judgments, or any the uſual ways of fraud, which in ſuch caſes are ordinarily practiſed. Or,

2. Where ſome creditors, by ſuch judgments, or by attachments of debts, goods delivered, effects made over, or any other way, have gotten ſome of the eſtate into their hands, or ſecurities belonging to it, whereby they are in a better ſtate, as to payment, than the reſt. Or,

3. Where ſome people are brought in as creditors, whoſe debts there is reaſon to believe are not real; but who place themſelves in the room of creditors, in order to receive a dividend for the uſe of the bankrupt, or ſome of his family.

In theſe *and ſuch like* caſes, a commiſſion is inevitable, and muſt be taken out; nor does the man merit to be regarded upon the foot of what I call compaſſion and commiſeration at all; but ought to be treated like a rapparee or plun-

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plunderer, who breaks with a deſign to make himſelf whole by the compoſition; and as many did formerly, who were beggars when they broke, be made rich by the breach: It was to provide againſt ſuch harpyes as theſe, that the Act of Parliament was made; and the only remedy againſt them is a commiſſion, in which the beſt thing they can do for their creditors, is to come in and be examined, give in a falſe account upon oath, be diſcovered, convicted of it, and ſent to the gallows, as they deſerve.

But I am ſpeaking of honeſt men, the reverſe of ſuch thieves as theſe, who being brought into diſtreſs by the ordinary calamities of trade, are willing to do the utmoſt to ſatisfy their creditors: when ſuch as theſe break in the tradeſman's debt, let him conſider ſeriouſly my advice, and he ſhall find, I might ſay, he ſhall *always* find, but I do affirm, he ſhall *generally* find the firſt offer is the beſt, and that he will never loſe by accepting it: to refuſe it, is but puſhing the debtor to extremities, and running out ſome of the effects to ſecure the reſt.

First, as to collecting in the debts: ſuppoſing the man is honeſt, and they can truſt him, 'tis evident no man can make ſo much of them as the bankrupt. (1.) He knows the circumſtances of the debtors, and how beſt to manage them; he knows who he may beſt puſh at, and who beſt forbear. (2.) He can do it with the leaſt charge; the commiſſioners or aſſignees muſt employ other people, ſuch as attorneys, ſollicitors, *&c.* and they are paid dear; the bankrupt ſits at home, and by letters into the country,

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try, or by visiting them, if in town, can make up every account, answer every objection, judge of every scruple, and, in a word, with ease, *compared to what others must do*, brings them to comply.

NEXT, as to selling off a stock of goods; the bankrupt keeps open the shop, disperses or disposes of the goods with advantage; whereas the commission brings all to a sale, or an outcry, or an appraisement, and all sinks the value of the stock; so that the bankrupt can certainly make more of the stock than any other person, (always provided he is honest, as I said before,) and much more than the creditors can do.

FOR these reasons, and many others, the bankrupt is able to make a better offer upon his estate than the creditors can expect to raise any other way; and therefore 'tis their interest always to take the first offer, if they are satisfied there is no fraud in it, and that the man has offered any thing near the extent of what he has left in the world to offer from.

IF then it be the tradesman's interest to accept of the offer made, there needs no stronger argument to be used with him for the doing it; and nothing is more surprising *to me* than to see tradesmen the hardest to come into such compositions, and to push on severities against other tradesmen, as if they were out of the reach of the shocks of fortune themselves, or that it was impossible for them ever to stand in need of the same mercy; the contrary to which I have often seen.

To

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To what purpose should tradesmen push things to extremities against tradesmen, if nothing is to be gotten by it, and if the insolvent tradesman will take proper measures to convince the creditor that his intentions are honest? The law was made for offenders; there needs no law for innocent men: commissions are granted to manage knaves, and hamper and entangle cunning designing Rogues, who seek to raise fortunes out of their creditors estates, and exalt themselves by their own downfal; they are not design'd against honest men, neither indeed is there any need of them for such.

Let no man mistake this part therefore, and think that I am moving tradesmen to be easy and compassionate to Rogues and cheats; I am far from it, and have given sufficient testimony of the contrary; having, I assure you, been the only person who actually form'd, drew up, and first proposed that very clause to the House of Commons, which made it felony to the bankrupt to give in a false account. It cannot therefore be suggested without manifest injustice, that I would with one breath prompt creditors to be easy to Rogues, and to cheating fraudulent bankrupts, and with another make a proposal to have them hang'd.

But I move the creditor on account of his own interest, always to take the first offer, if he sees no palpable fraud in it, or sees no reason to suspect such fraud; and my reason is good, *viz.* because I believe, *as I said before,* 'tis generally the best.

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I know there is a new method of putting an end to a tradeſman's troubles, by that which was formerly thought the greateſt of all troubles; I mean, a fraudulent method, or what they call taking out friendly ſtatutes; that is, when tradeſmen get ſtatutes taken out againſt themſelves, mov'd firſt by ſome perſon in kindneſs to them, and done at the requeſt of the bankrupt himſelf; this is generally done when the circumſtances of the debtor are very low, and he has little or nothing to ſurrender; and the end is, that the creditors may be obliged to take what there is, and the man may get a full diſcharge.

THIS is indeed a vile corruption of a good law, and turning the edge of the act againſt the creditor, not againſt the debtor; and as he has nothing to ſurrender, they get little or nothing, and the man is as effectually diſcharged as if he had paid twenty ſhillings in the pound; and ſo he is in a condition to ſet up again, take freſh credit, break again, and have another commiſſion againſt him; and ſo round, as often as he thinks fit. This indeed is a fraud upon the act, and ſhews that all human wiſdom is imperfect, that the law wants ſome repairs, and that it will in time come into conſideration again, to be made capable of diſappointing the people that intend to make ſuch uſe of it.

I think there is alſo wanting a law againſt twice breaking, and that all ſecond commiſſions ſhould have ſome penalty upon the bankrupt, and a third a farther penalty, and if the fourth brought the man to the gallows, it could not be

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be thought hard; for he that has set up and broke, and set up again, and broke again, and the like, a third time, I think merits to be hang'd, if he pretends to venture any more.

MOST of those crimes against which any laws are publish'd in particular, and which are not capital, have generally an addition of punishment upon a repetition of the crime; and so on, a farther punishment to a farther repetition; I do not see why it should not be so here; and I doubt not but it would have a good effect upon tradesmen, to make them cautious, and to warn them to avoid such scandalous doings as we see daily practised, breaking three or four, or five times over; and we see instances of some such while I am writing this very letter.

To such therefore I am so far from moving for any favour, either from the law, or from their creditors, that I think the only deficiency of the law at this time is, that it does not reach to inflict a corporal punishment in such a case; but leaves such insolvents to fare well in common with those whose disasters are greater, and who being honest and conscientious, merit more favour, but do not often find it.

I am, &c.

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LETTER. XIV.

Of the unfortunate Tradeſman compounding with his Creditors.

SIR,

THIS is what in my laſt I called an *alternative* to that of the fortunate tradeſman yielding to accept the compoſition of his inſolvent debtor.

THE poor unhappy tradeſman having long labour'd in the fire, and finding it is in vain to ſtruggle, but that whether he ſtrives or not ſtrives, he *muſt break*; that he does but go backward more and more, and that the longer he holds out, he ſhall have the leſs to offer, and be the harder thought of, as well as the harder dealt with; reſolves to call his creditors together in time, while there is ſomething conſiderable to offer them, and while he may have ſome juſt account to give of himſelf, and of his conduct, and that he may not be reproach'd with having liv'd on the ſpoil, and conſumed their eſtates; and thus being ſatisfied that the longer he puts the evil day from him, the heavier it will fall when it comes; I ſay, he reſolves to go no farther, and ſo gets a friend to diſcourſe with and prepare them, and then draws up a ſtate of his caſe to lay before them.

Firſt,

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Firſt, He aſſures them that he has not waſted his eſtate, either by vice and immorality, or by expenſive and riotous living, luxury, extravagance, *and the like.*

Secondly, He makes it appear that he has met with great loſſes, ſuch as he could not avoid; and yet ſuch and ſo many, that he has not been able to ſupport the weight of them.

Thirdly, That he could have ſtood it out longer, but that he was ſenſible if he did he ſhould but diminiſh the ſtock, which, *conſidering his debts*, was properly not his own; and that he was reſolved not to ſpend one part of their debts, as he had loſt the other.

Fourthly, That he is willing to ſhew them his books, and give up every farthing into their hands, that they might ſee he acted the part of an honeſt man to them. And,

Fifthly, That upon his doing ſo, they will find, that there is in goods and good debts, ſufficient to pay them fifteen ſhillings in the pound; after which, and when he has made appear that they have a faithful and juſt account of every thing laid before them, he hopes they will give him his liberty, that he may try to get his bread, and to maintain his family in the beſt manner he can; and if poſſible to pay the remainder of the debt.

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You ſee I go all the way upon the ſuggeſtion of the poor unfortunate tradeſman being critically honeſt, and ſhewing himſelf ſo to the full ſatisfaction of his creditors; that he ſhews them diſtinctly a true ſtate of his caſe, and offers his books and vouchers to confirm every part of his account.

Upon the ſuggeſtion of his being thus ſincerely honeſt, and allowing that the ſtate of his account comes out ſo well as to pay fifteen ſhillings in the pound, what and who but a parcel of outrageous hot-headed men would reject ſuch a man? what would they be call'd, nay, what would they ſay of themſelves, if they ſhould reject ſuch a compoſition, and ſhould go and take out a commiſſion of bankrupt againſt ſuch a man? I never knew but one of the like circumſtances, that was refus'd by his creditors; and that one held them out, 'till they were all glad to accept of half what they ſaid ſhould be firſt paid them: ſo may all thoſe be ſerved, who reject ſuch wholeſome advice, and the ſeaſon for accepting a good offer, when it was made them! But I return to the debtor.

When he looks into his book, he finds himſelf declin'd, his own fortune loſt, and his creditors ſtock in his hands waſted in part, and ſtill waſting, his trade being for want of ſtock much fallen off, and his family expence and houſe-rent great; ſo he draws up the general articles thus:

Stock

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STOCK DEBTOR.

	l.	*s.*	*d.*
To caſh of my father (being my ſtock) to begin with in trade.	800	00	00
To caſh of my father in law, being my wife's portion.	600	00	00
To houſhold-goods, plate, *&c.* of both.	100	00	00
To profits in trade for ten years, as by the yearly ballance in the journal appears.	2469	10	00
To debts abroad eſteemed good, as by the Ledger appears.	1357	08	00
To goods in the warehouſe at the prime coſt.	672	12	00
Plate, and ſome ſmall jewels of my wife's left, and old houſhold-goods all together.	103	00	00
	6102	10	00
Eſtate deficient to ballance.	1006	02	00
	7108	08	00

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STOCK CREDITOR.

	l.	*s.*	*d.*
By losses by bad debts in trade, in the year 1715.	50	00	00
By *Ditto* —— 1716.	66	10	00
By *Ditto* —— 1717.	234	15	00
By *Ditto* —— 1718.	43	00	00
By *Ditto* —— 1719.	25	00	00
By *Ditto* by the *South-Sea* stock, 1720.	1280	00	00
By *Ditto* in trade, 1721.	42	00	00
By *Ditto* —— 1722.	106	00	00
By *Ditto* —— 1723.	302	00	00
By *Ditto* —— 1724.	86	15	00
By house-keeping and expences, taxes included, as by the Cash-book appears, for ten years.	1836	12	00
By house-rent at 50 *l. per ann.*	500	00	00
By credits now owing to sundry persons, as by the Ledger appears.	2536	00	00
	7108	12	00

THIS account is drawn out to satisfy himself how his condition stands, and what it is he ought to do: upon the stating which account he sees to his affliction that he has sunk all his own fortune and his wife's, and is a thousand pound worse than nothing in the world; and

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and that being obliged to live in the ſame houſe, for the ſake of his buſineſs and warehouſe, tho' the rent is too great for him, his trade being declin'd, his credit ſunk, and his family being large, he ſees evidently he cannot go on, and that it will only be bringing things from bad to worſe; and above all the reſt being greatly perplexed in his mind, that he is ſpending other peoples eſtates, and that the bread he eats is not his own, he reſolves to call his creditors all together, lay before them the true ſtate of his caſe, and lie at their mercy for the reſt.

THE account of his preſent and paſt fortune ſtanding as it did, and *as appears above*, the reſult is as follows, namely, That he has not ſufficient to pay all his creditors, tho' his debts ſhould prove to be all good, and the goods in his warehouſe ſhould be fully worth the price they coſt, which being liable to daily contingencies, add to the reaſons which preſs'd him before to make an offer of ſurrender to his creditors both of his goods and debts, and to give up all into their hands.

THE ſtate of his caſe, as to his debts and credits ſtands as follows:

	l.	*s.*	*d.*
His debts eſteemed good, as by the Ledger, are	1357	08	00
His goods in the warehouſe,	672	12	00
	2030	00	00

His

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	l.	s.	d.
His creditors demands, as by the same Ledger appears, are	3036	: 00	: 00

This amounts to fifteen shillings in the pound upon all his debts; which if the creditors please to appoint an assignee, or trustee to sell the goods, and collect the debts, he is willing to surrender wholly into their hands, hoping they will as a favour give him his household-goods, as in the account, for his family use, and his liberty, that he may seek out for some employment to get his bread.

The account being thus clear, the books exactly agreeing, and the man appearing to have acted openly and fairly, the creditors meet, and after a few consultations agree to accept his proposals, and the man is a freeman immediately, gets fresh credit, opens his shop again, and doubling his vigilance and application in business, he recovers in a few years, grows rich; then like an honest man still, he calls all his creditors together again, tells them he does not call them now to a second composition, but to tell them, that having with God's blessing and his own industry gotten enough to enable him, he was resolv'd to pay them the remainder of his old debt; and accordingly does so, to the great joy of his creditors, to his own very great honour, and to the encouragement of all honest men to take the same measures: It is true, this does not often happen, but there have been in-

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stances

ſtances of it, and I could name ſeveral within my own knowledge.

But here comes an objection in the way, *as follows*: It is true, this man did very honeſtly, and his creditors had a great deal of reaſon to be ſatisfied with his juſt dealing with them; but is every man bound thus to ſtrip himſelf naked? perhaps this man at the ſame time had a family to maintain, and had he no debt of juſtice to them, but to beg his houſhold-goods back of them for his poor family, and that as an alms? and would he not have fared as well, if he had offer'd his creditors ten ſhillings in the pound, and took all the reſt upon himſelf? and then he had reſerv'd to himſelf ſufficient to have ſupported himſelf in any new undertaking.

The anſwer to this is ſhort and plain, and no debtor can be at a loſs to know his way in it; for otherwiſe people may make difficulties where there are none; the obſerving the ſtrict rules of juſtice and honeſty will chalk out his way for him.

The man being deficient in ſtock, and his eſtate run out to a thouſand pounds worſe than nothing, by his loſſes, *&c.* 'tis evident all he has left is the proper eſtate of his creditors, and he has no right to one ſhilling of it; he owes it them; 'tis a juſt debt to them, and he ought to diſcharge it fairly, by giving up all into their hands, or at leaſt to offer to do ſo.

But to put the caſe upon a new foot; as he is obliged to make an offer, as above, to put all his effects, books, and goods into their power, ſo he may add an alternative to them thus, *viz.*

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viz. That if on the other hand they do not think proper to take the trouble, or run the riſque of collecting the debts, and ſelling the goods, which may be difficult; if they will leave it to him to do it, he will undertake to pay them - - - - - ſhillings in the pound, and ſtand to the hazard both of debts and goods.

HAVING thus offer'd the creditors their choice, if they accept the propoſal of a certain ſum, as ſometimes I know they have choſen to do, rather than to have the trouble of making aſſignees, and run the hazard of the debts, when put in o lawyer's hands to collect, and of the goods, to ſell them by appraiſement; if I ſay they chooſe this, and offer to diſcharge the debtor upon payment, ſuppoſe it be of ten or twelve ſhillings in the pound in money, within a certain time, or on giving ſecurity for the payment: then indeed the debtor is diſcharged in conſcience, and may lawfully and honeſtly take the remainder, as a gift given him by his creditors for undertaking their buſineſs, or ſecuring the remainder of their debt to them; I ſay, the debtor may do this with the utmoſt ſatisfaction to his conſcience.

BUT without thus putting it into the creditors choice, 'tis a force upon them to offer them any thing leſs than the utmoſt farthing that he is able to pay; and particularly to pretend to make an offer as if it was his utmoſt, and, as is uſual, make proteſtations that it is the moſt he is able to pay; (indeed every offer of a compoſition is a kind of proteſtation that the debtor is not able to pay any more) I ſay to offer thus,

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and declare he offers as much as possible, and as much as the effects he has left will produce, if his effects are able to produce more, he is then a cheat; for he acts then like one that stands at Bay with his creditors, makes an offer, and if the creditors do not think fit to accept of it, they must take what methods they think they can take to get more: that is to say, he bids open defiance to their statutes and commissions of bankrupt, and any other proceedings; like a town besieged, which offers to capitulate and to yield upon such and such articles; which implies, that if those articles are not accepted, the garrison will defend themselves to the last extremity, and do all the mischief to the assailants that they can.

Now this in a garrison-town, *I say*, may be lawful and fair, but in a debtor to his creditor it is quite another thing: for, *as I have said above*, the debtor has no property in the effects which he has in his hands; they are the goods and estate of the creditor; and to hold out against the creditor, keep his estate by violence, and make him accept of a small part of it, when the debtor has a larger part in his power, and is able to give it; this is not fair, much less is it honest and conscientious: but 'tis still worse to do this, and at the same time to declare that it is the utmost the debtor can do; this, I say, is still more dishonest, because it is not true, and is adding falshood to the other injustice.

Thus I think I have stated the case clearly for the conduct of the debtor; and indeed, this way of laying all before the creditors, and putting

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ting it into their choice seems a very happy method for the comfort of the debtor, cast down and dejected with the weight of his circumstances; and, *it may be*, with the reproaches of his own conscience *too*, that he has not done honestly in running out the effects of his creditors, and making other families suffer by him, and *perhaps poor families too*; I say, this way of giving up all with an honest and single desire to make all the satisfaction he is able to his creditors, greatly heals the breach in his peace, which his circumstances had made before; for by now doing all that is in his power, he makes all possible amends for what is past, I mean as to men; and they are induc'd by this open frank usage to give him the reward of his honesty, and freely forgive him the rest of the debt.

THERE is a manifest difference to the debtor in point of conscience, between surrendring his whole effects, or estate, to his creditors for satisfaction of their debts, and offering them a composition; unless, as I have said, the composition is offer'd, as above, to the choice of the creditor: By surrendring the whole estate, the debtor acknowledges the creditors right to all he has in his possession, and gives it up to them as their own, putting it in their full power to dispose of it as they please.

BUT by a composition the debtor, as *I have said above*, stands at Bay with the creditors, and keeping their estates in his hands, capitulates with them, as it were, sword in hand, telling them he can give them no more; when perhaps, *and too often it is the case*, 'tis apparent that he

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is in condition to offer more. Now let the creditors consent to these proposals, be what it will, and however voluntary it may be pretended to be, 'tis evident, that a force is the occasion of it, and the creditor complies, and accepts the proposal, upon the supposition that no better conditions can be had; 'tis the plain language of the thing; for no man accepts of less than he thinks he can get; if he believ'd he could have more, he would certainly get it if he could.

And if the debtor is able to pay one shilling more than he offers, 'tis a cheat, a palpable fraud, and of so much he actually robs his creditor; but in a surrender the case is alter'd in all its parts; the debtor says to his creditors, Gentlemen, there is a full and faithful account of all I have left; 'tis your own, *and there it is;* I am ready to put it into your hands, or into the hands of whomsoever you shall appoint to receive it, and to lie at your mercy: this is all the man is able to do, and therefore is so far honest, whether the methods that reduc'd him were honest, or no; that's a question by itself. If on this surrender he finds the creditors desirous, rather to have it digested into a composition, and that they will voluntarily come into such a proposal; then, as above, they being judges of the equity of the composition, and of what ability the debtor is to perform it; and *above all*, of what he may or may not gain by it; if they accept of such a composition, instead of the surrender of his effects, then the case alters entirely, and the debtor is acquitted

in

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in conſcience, becauſe the creditor had a fair choice, and the compoſition is rather their propoſal to the debtor, than the debtor's propoſal to them.

THUS I think I have ſtated the caſe of juſtice and conſcience on the debtor's behalf, and clear'd up his way, in caſe of a neceſſity, to ſtop trading, that he may break without wounding his conſcience, as well as his fortunes; and he that thinks fit to act thus, will come off with the reputation of an honeſt man, and will have the favour of his creditors to begin again, with whatever he may have as to ſtock; and ſometimes that favour is better to him than a ſtock, and has been the raiſing of many a broken tradeſman, ſo that his latter end has been better than his beginning.

I am, &c.

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LETTER XV.

Of Tradesmen ruining one another by Rumour and Clamour, by Scandal and Reproach.

SIR,

I Have dwelt long upon the tradesman's management of himself, in order to his due preserving both his business and his reputation: let me bestow one letter upon the tradesman for his conduct among his neighbours and fellow-tradesmen.

CREDIT is so much a tradesman's blessing, that 'tis the choicest ware he deals in, and he cannot be too chary of it when he has it, or buy it too dear when he wants it; 'tis a stock to his warehouse; 'tis current money in his cash-chest; it accepts all his bills; for 'tis on the fund of his credit that he has any bills to accept; demands would else be all made upon the spot, and he must pay for his goods before he has them; therefore I say it accepts all his bills, and oftentimes pays them too: in a word, 'tis the life and soul of his trade, and it requires his utmost vigilance to preserve it.

IF then his own credit should be of so much value to him, and he should be so nice in his

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concern about it, he ought in some degree to have the same care of his neighbour's: Religion teaches us not to slander and defame our neighbour, that is to say, not to raise or promote any slander or scandal upon his good name: As a good name is to another man, and which, the Wiseman says, *is better than life*, the same is credit to a tradesman; it is the life of his trade; and he that wounds a tradesman's credit, without cause, is as much a murtherer in trade, as he that kills a man in the dark is a murtherer in matters of blood.

BESIDES, there is a particular nicety in the credit of a tradesman, which does not reach in other cases: a man is slander'd in his character, or reputation, and 'tis injurious; and if it comes in the way of a marriage, or of a preferment, or post, it may disappoint and ruin him; but if this happens to a tradesman, he is immediately and unavoidably blasted, and undone: a tradesman has but two sorts of enemies to encounter with, *viz.* Thieves breaking open his shop, and ill neighbours blackning and blasting his reputation; and the latter are the worst Thieves of the two, by a great deal; and therefore people should indeed be more chary of their discourse of tradesmen, than of other men, and that as they would not be guilty of murther.

I knew an author of a book, who was drawn in unwarily, and without design, to publish a scandalous story of a tradesman in *London*: He (the author) was impos'd upon in it by a set of men, who did it maliciously, and he was ut-

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tetly ignorant of the wicked design; nor did he know the person, but rashly publish'd the thing, being himself too fond of a piece of news, which he thought would be grateful to his readers: nor yet did he publish the person's name, so cautious he was; tho' that was not enough as it prov'd; for the person was presently publish'd by those who had maliciously done it.

The scandal spread; the tradesman, a flourishing man, and a considerable dealer, was run upon by it with a torrent of malice; a match which he was about with a considerable fortune was blasted and prevented, and that indeed was the malicious end of the people that did it; nor did it stop there; it brought his creditors upon him, it ruin'd him, it brought out a commission of bankrupt against him, it broke his heart, and kill'd him; and after his death his debts and effects coming in, there appear'd to be seven shillings in the pound estate, clear and good over and above all demands, all his debts discharg'd, and all the expences of the statute paid.

It was to no purpose that the man purg'd himself of the crime laid to his charge; that the author, who had ignorantly and rashly publish'd the scandal, declar'd himself ignorant; the man was run down by a torrent of reproach; scandal oppress'd him; he was buried alive in the noise and dust rais'd both against his morals and his credit, and yet his character was prov'd good, and his bottom in trade was so too, as I have said above.

It is not the least reason of my publishing this to add, that even the person who was igno-

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rantly made the inſtrument of publiſhing the ſcandal, was not able to retrieve it, or to prevent the man's ruin by all the publick reparation he could make in print, and by all the acknowledgment he could make of his having been ignorantly drawn in to do it. And this I mention for the honeſt tradeſman's caution, and to put him in mind, that when he has unwarily let ſlip any thing to the wounding the reputation of his neighbour tradeſman, whether in his trading credit, or the credit of his morals, it may not be in his power to unſay it again; *that is*, ſo as to prevent the ruin of the perſon; and tho' it may grieve him as long as he lives, as the like did the author I mention, yet 'tis not in his power to recall it, or to heal the wound he has given; and that he ſhould conſider very well of beforehand.

A tradeſman's credit and a virgin's virtue, ought to be equally ſacred from the tongues of men; and 'tis a very unhappy truth, that as times now go, they are neither of them regarded among us as they ought to be.

THE Tea-table among the Ladies, and the Coffee-houſe among the men, ſeem to be places of new invention for a depravation of our manners and morals; places devoted to ſcandal, and where the characters of all kinds of perſons and profeſſions are handled in the moſt mercileſs manner; where reproach triumphs, and we ſeem to give our ſelves a looſe to fall upon one another in the moſt unchriſtian and unfriendly manner in the world.

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It ſeems a little hard that the reputation of a young Lady, or of a new-married couple, or of people in the moſt critical ſeaſon of eſtabliſhing the characters of their perſons and families, ſhould lie at the mercy of the Tea-table: nor is it leſs hard, that the credit of a tradeſman, which is the ſame thing in its nature as the virtue of a Lady, ſhould be toſſed about, ſhuttle-cock like, from one table to another in the coffee-houſe, till they ſhall talk all his creditors about his ears, and bring him to the very miſfortune which they reported him to be near; when at the ſame time he ow'd them nothing who rais'd the clamour, and ow'd nothing to all the world, but what he was able to pay.

And yet how many tradeſmen have been thus undone, and how many more have been put to the full trial of their ſtrength in trade, and have ſtood by the mere force of their good circumſtances? whereas had they been unfurniſh'd with caſh to have anſwered their whole debts, they muſt have fallen with the reſt.

We need go no farther than *Lombard-ſtreet* for an exemplification of this truth; there was a time when *Lombard-ſtreet* was the only *Bank*, and the goldſmith's there were all called Bankers; the credit of their buſineſs was ſuch, that the like has not been ſeen in *England* ſince, in private hands; ſome of thoſe Bankers, as I have had from their own mouths, have had near two millions of paper credit upon them at a time; that is to ſay, have had bills under their hands running abroad for ſo much at a time.

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ON a ſudden, like a clap of thunder, King *Charles* II. ſhut up the *Exchequer*, which was the common center of the overplus caſh theſe great Bankers had in their hands; what was the conſequence? Not only the Bankers who had the bulk of their caſh there, but all *Lombard-ſtreet* ſtood ſtill; the very report of having money in the *Exchequer* brought a run upon the goldſmiths that had no money there, as well as upon thoſe that had; and not only Sir *Robert Viner*, Alderman *Backwell*, *Farringdon*, *Forth* and others, broke and fail'd, but ſeveral were ruin'd who had not a penny of money in the *Exchequer*, and only ſunk by the rumour of it; that rumour bringing a run upon the whole ſtreet, and giving a check to the paper credit that was run up to ſuch an exorbitant height.

I remember a ſhop-keeper who one time took the liberty (*fooliſh liberty!*) with himſelf, in publick company in a coffee-houſe, to ſay that *he was broke*; I aſſure you, *ſays he*, that I am broke, and to morrow I reſolve to ſhut up my ſhop, and call my creditors together. His meaning was, that he had a brother juſt dead in his houſe, and the next day was to be buried, when in civility to the deceaſed, he kept his ſhop ſhut, and ſeveral people whom he dealt with, and ow'd money to, were the next day invited to the funeral; ſo that he did actually ſhut up his ſhop, and call ſome of his creditors together.

BUT he ſorely repented the jeſt which he put upon himſelf. Are you broke? ſays one of his friends to him, that was in the coffee-houſe, then I wiſh I had the little money you owe me; (which

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(which however, it ſeems, was not much;) ſays the other, ſtill carrying on his jeſt, I ſhall pay no body, till, as I told you, I have called my people together. The other did not reach his jeſt, which at beſt was but a dull one, but he reach'd that part of it that concern'd himſelf, and ſeeing him continue careleſly ſitting in the ſhop, ſlipt out and fetch'd a couple of ſergeants, and arreſted him. The other was a little ſurpriz'd; but however, the debt being no great ſum, he paid it, and when he found his miſtake told his friends what he meant by his being broke.

But it did not end there; for other people of his neighbours who were then in the coffee-houſe, and heard his diſcourſe, and had thought nothing more of it, yet in the morning ſeeing his ſhop ſhut, concluded the thing was ſo indeed; and immediately it went over the whole ſtreet, that ſuch a one was broke; from thence it went to the *Exchange*, and from thence into the country, among all his dealers, who came up in a throng and a fright to look after him; In a word, he had as much to do to prevent his breaking, as any man need to deſire; and if he had not had very good friends, as well as a very good bottom, he had inevitably been ruin'd and undone.

So ſmall a rumour will over-ſet a tradeſman, if he is not very careful of himſelf; and if a word in jeſt from himſelf, which tho' indeed no man that had conſidered things, or thought before he ſpoke, would have ſaid; (and on the other hand, no man who had been wiſe and

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thinking would have taken as it was taken); I ſay, if a word taken from the tradeſman's own mouth cou'd be ſo fatal, and run ſuch a dangerous length, what may not words ſpoken ſlyly, and ſecretly, and maliciouſly, be made to do?

A tradeſman's reputation is of the niceſt nature imaginable, like a blite upon a fine flower, if it is but toucht, the beauty of it, or the flavour of it, or the ſeed of it is loſt, tho' the noxious breath which toucht it might not reach to blaſt the leaf, or hurt the root; the credit of a tradeſman, at leaſt in his beginning, is too much at the mercy of every enemy he has, till it has taken root, and is eſtabliſhed on a ſolid foundation of good conduct and ſucceſs. 'Tis a ſad truth, that every idle tongue can blaſt a young ſhop-keeper; and therefore, tho' I wou'd not diſcourage any young beginner, yet it is highly beneficial to alarm them, and to let them know that they muſt expect a ſtorm of ſcandal and reproach upon the leaſt ſlip they make: if they but ſtumble, fame will throw them down; 'tis true, if they recover, ſhe will ſet them up as faſt; but malice generally runs before, and bears down all with it; and there are ten tradeſmen who fall under the weight of ſlander and an ill tongue, to one that is lifted up again by the common hurry of report.

To ſay I am broke, or in danger of breaking, is to break me: and tho' ſometimes the malicious occaſion is diſcovered, and the author detected and expoſed; yet how ſeldom is it ſo? and how much oftner are ill reports rais'd to ruin

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ruin and run down a tradeſman, and the credit of a ſhop? and like an arrow that flies in the dark, it wounds unſeen. The authors, no nor the occaſion of theſe reports, are never diſcover'd perhaps, or ſo much as rightly gueſs'd at; and the poor tradeſman feels the wound, receives the deadly blow, and is perhaps mortally ſtabb'd in the vitals of his trade, I mean his trading credit, and never knows who hurt him.

I muſt ſay, in the tradeſman's behalf, that he is in ſuch a caſe to be eſteemed a ſacrifice to the worſt and moſt helliſh of all ſecret crimes, I mean envy; which is of the Devil, was born of Hell, and is made up of every hateful vice, a complication of crimes which nothing but the worſt of God's reaſonable world can be guilty of; and he will indeed merit and call for every honeſt man's pity and concern; But what relief is this to him? for in the mean time, tho' the Devil himſelf were the raiſer of the ſcandal, nay, tho' a viſible apparition from Hell it ſelf openly and avowedly carried the report about, yet it ſhall go about; the blow ſhall take, and every man, tho' at the ſame time expreſſing their horror and averſion at the thing, ſhall yet not be able, no not themſelves, to ſay they receive no impreſſion from it.

Tho' I know the clamour or rumour was raiſed maliciouſly, and from a ſecret envy at the proſperity of the man; yet if I deal with him, it will in ſpite of all my abhorrence of the thing, in ſpite of all my willingneſs to do juſtice, I ſay it will have ſome little impreſſion upon me, it will be ſome ſhock to my confi-

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dence in the man; and tho' I know the Devil is a Liar, a Slanderer, a Calumniator, and that his name *Devil* is derived from it; and that I knew, *if that*, as I ſaid, *were poſſible*, that the Devil in his proper perſon rais'd and begun, and carried on this ſcandal upon the tradeſman, yet there is a ſecret lurking doubt (about him), which hangs about me concerning him; the Devil is a Liar, but he may happen to ſpeak truth juſt then, he may chance to be right, and I know not what there may be in it, and whether there may be any thing or no, but I will have a little care, *&c.*

THUS inſenſibly and involuntarily, nay, in ſpite of friendſhip, good wiſhes, and even reſolution to the contrary, 'tis almoſt impoſſible to prevent our being ſhockt by rumour, and we receive an impreſſion whether we will or not, and that from the worſt enemy; there is ſuch a powerful ſympathy between our thoughts and our intereſt, that the firſt being but toucht, and that in the lighteſt manner imaginable, we cannot help it, caution ſteps on in behalf of the laſt, and the man is jealous and afraid, in ſpite of all the kindeſt and beſt intentions in the world.

NOR is it only dangerous in caſe of falſe accuſations, and falſe charges, for thoſe indeed are to be expected fatal; but even juſt and true things may be as fatal as falſe, for the truth is not always neceſſary to be ſaid of a tradeſman: many things a tradeſman may perhaps allow himſelf to do, and may be lawfully done, but if they ſhould be known to be part of his cha-

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racter, it would ſink deep into his trading fame, his credit would ſuffer by it, and in the end it might be his ruin; ſo that he that would not ſet his hand to his neighbour's ruin, ſhould as carefully avoid ſpeaking ſome truths, as raiſing ſome forgeries upon him.

Of what fatal conſequence then is the raiſing rumours and ſuſpicions upon the credit and characters of young tradeſmen? and how little do thoſe who are forward to raiſe ſuch ſuſpicions, and ſpread ſuch rumours, conſult conſcience, or principle, or honour, in what they do? how little do they conſider that they are committing a trading murther, and that, in reſpect to the juſtice of it, they may with much more equity break open the tradeſman's houſe, and rob his caſh-cheſt, or his ſhop? and what they can carry away thence will not do him half the injury that robbing his character of what is due to it from an upright and diligent conduct, would do: the loſs of his money or goods is eaſily made up, and may be ſometimes repaired with advantage; but the loſs of credit is never repair'd; the one is breaking open his houſe, but the other is burning it down; the one carries away ſome goods, but the other ſhuts goods out from coming in; one is hurting the tradeſman, but the other is undoing him.

Credit is the tradeſman's life, 'tis, as the Wiſeman ſays, *marrow to his bones*; 'tis by this that all his affairs go on proſperouſly and pleaſantly; if this be hurt, wounded or weakened, the tradeſman is ſick, hangs his head, is dejected and

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and discouraged; and if he does go on, it is heavily and with difficulty, as well as with disadvantage; he is beholding to his fund of cash, not his friends; and he may be truly said to stand upon his own legs, for nothing else can do it.

And therefore, on the other hand, if such a man is any way beholding to his credit, if he stood before upon the foundation of his credit, if he owes any thing considerable, 'tis a thousand to one but he sinks under the oppression of it; that is to say, it brings every body upon him; I mean, every one that has any demand upon him; for in pushing for their own, especially in such cases, men have so little mercy, and are so universally persuaded that he that comes first is first served, that I did not at all wonder, that in the story of the tradesman who so foolishly exposed himself in the coffee-house, *as above*, his friend whom he said the words to, began with him that very night, and before he went out of the coffee-house; it was rather a wonder to me he did not go out and bring in half a dozen more upon him the same evening.

It is very rarely that men are wanting to their own interest; and the jealousy of its being but in danger, is enough to make men forget, not friendship only, and generosity, but good manners, civility, and even justice it self, and fall upon the best friends they have in the world, if they think they are in the least danger of suffering by them.

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On these accounts it is, and many more, that a tradesman walks in continual jeopardy, from the looseness and inadvertency of mens tongues, ay, and womens too; for tho' I am all along very tender of the Ladies, and would do justice to the sex, by telling you, they were not the dangerous people whom I had in view in my first writing upon this subject; yet I must be allow'd to say, that they are sometimes fully even with the men, for ill usage, when they please to fall upon them in this nice article, in revenge for any slight, or but pretended slight, put upon them.

It was a terrible revenge a certain Lady, who was affronted by a tradesman in *London*, in a matter of love, took upon him in this very article. It seems a tradesman had courted her some time, and it was become publick, as a thing in a manner concluded, when the tradesman left the Lady a little abruptly, without giving a good reason for it; and indeed she afterwards discovered that he had left her for the offer of another with a little more money, and that when he had done so, he reported that it was for another reason, which reflected a little on the person of the Lady: and in this the tradesman did very unworthily indeed, and deserv'd her resentment; but, as I said, it was a terrible revenge she took, and what she ought not to have done.

First she found out who it was that her former pretended lover had been recommended to, and she found means to have it insinuated to her by a woman-friend, that is to say, a she-Devil,

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Devil, that he was not only rakish and wicked, but in short, that he had the Foul disease, and went so far as to produce letters from him to a Quack-Doctor, for directions to him how to take his medicines, and afterwards a receipt for money for the cure; tho' both the letters and receipt also, as afterwards appear'd, were forg'd, in which she went a dismal length in her revenge, as you may see.

THEN she set two or three female instruments to discourse her case in all their gossips companies, and at the Tea-tables where-ever they came, and to magnify the Lady's prudence in refusing such a man, and what an escape she had had in being clear of him.

WHY, says a Lady to one of these emissaries, what was the matter? I thought she was like to be very well married.

O! no, Madam, by no means, *says the Emissary*.

WHY, Madam, *says another Lady*, we all know Mr. *H*-------, he is a very pretty sort of a man.

AY, Madam, *says the Emissary again*, but you know a pretty man is not all that's requir'd.

Nay, *says the Lady again*, I don't mean so; he's no beauty, no rarity that way; but I mean a clever good sort of a man in his business, such as we call a pretty tradesman.

AY, *says the Lady employ'd*, but that is not all neither.

WHY, *says the other Lady*, he has a very good trade too, and lives in good credit.

YES,

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YES, *says malice*, he has some of the first, but not too much of the last, I suppose.

NO! *says the Lady*, I thought his credit had been very good.

IF it had, I suppose, *says the first*, the match had not been broke off.

WHY, *says the Lady*, I understood it was broken off on his side.

AND so did I, *says another.*

AND so did I indeed, *says a third.*

O! Madam, *says the Tool*, nothing like it, I assure you.

INDEED, *says another*, I understood he had quitted Mrs. -------- because she had not fortune enough for him, and that he courted another certain Lady, whom we all know.

THEN the Ladies fell to talking of the circumstances of his leaving her, and how he had broken from her abruptly and unmannerly, and had been too free with her character; at which the first Lady, *that is to say*, the Emissary, or Tool, as I call her, took it up a little warmly, thus:

1. *La.* WELL, you see, Ladies, how easily a Lady's reputation may be injur'd; I hope you will not go away with it so.

2. *La.* NAY, we have all of us a respect for Mrs. ------- and some of us visit there sometimes; I believe none of us would be willing to injure her.

1. *La.* BUT, indeed, Ladies, she is very much injured in that story.

2. *La.* INDEED 'tis generally understood so, and every body believes it.

1. *La.*

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1. *La.* I can assure you 'tis quite otherwise in fact.

2. *La.* I believe he reports it so himself, and that with some very odd things about the Lady too.

1. *La.* The more base unworthy fellow he.

2. *La.* Especially if he knows it to be otherwise.

1. *La.* Especially if he knows the contrary to be true, Madam.

2. *La.* Is that possible? Did he not refuse her then?

1. *La.* Nothing like it, Madam; but just the contrary.

2. *La.* You surprise me!

3. *La.* I am very glad to hear it, for her sake.

1. *La.* I can assure you, Madam, she has refused him, and that he knows well enough, which has been one of the reasons that has made him abuse her as he has done.

2. *La.* Indeed she has been used very ill by him, or somebody for him.

1. *La.* Yes, he has reported strange things, but they are all cursed lies.

2. *La.* Well, but pray Madam what was the reason, if we may be so free, that she turned him off after she had entertained him so long?

1. *La.* O! Madam, reason enough; I wonder he should pretend, when he knew his own circumstances too, to court a Lady of her fortune.

2. *La.* Why are not his circumstances good then?

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1. *La.* No, Madam, good! alas he has no bottom.

2. *La.* No bottom! why you surprise me; we always look'd upon him to be a man of substance, and that he was very well in the world.

1. *La.* It's all a cheat, Madam, there's nothing in it; when it came to be made out, nothing at all in it.

2. *La.* That cannot be, Madam; Mr. ---- has liv'd always in good reputation and good credit in his business.

1. *La.* It's all sunk again then, if it was so; I don't know.

2. *La.* Why did she entertain him so long then?

1. *La.* Alas, Madam! how could she know, poor Lady, 'till her friends enquir'd into things; but when they came to look a little narrowly into it, they soon found reason to give her a caution, that he was not the man she took him for.

2. *La.* Well, 'tis very strange; I am sure he past for another man among us.

1. *La.* It must be formerly then; for they tell me his credit has been sunk these three or four years; he had need enough indeed to try for a greater fortune, he wants it enough.

2. *La.* 'Tis a curs'd thing when men look out for fortunes to heal their trade-breaches with, and make the poor wife patch up their old bankrupt credit.

1. *La.* Especially, Madam, when they know themselves to be gone so far, that even with the

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addition they can ſtand but a little while, and muſt inevitably bring the Lady to deſtruction with them; I think ſuch uſage is worſe than a raviſhment, and merits the gallows as much.

2. *La.* WELL I could never have thought Mr. ---- was in ſuch circumſtances.

3. *La.* NOR I; we always took him for a ten thouſand pound man.

1. *La.* THEY ſay he was deep in the bubbles, Madam.

2. *La.* NAY, if he was gotten into the *South-Sea*, that might hurt him indeed, as it has done many a gentleman of better eſtates than he.

1. *La.* I don't know whether it was the *South-Sea*, or ſome other bubbles, but he was very near making a bubble of her, and 3000 *l.* into the bargain.

2. *La.* I am glad ſhe has eſcap'd him, if it be ſo; 'tis a ſign her friends took a great deal of care of her.

1. *La.* He won't hold it long; he will have his deſert, I hope; I don't doubt but we ſhall ſee him in the Gazette quickly for a bankrupt.

2. *La.* IF he does not draw in ſome innocent young thing that has her fortune in her own hands to patch him up.

1. *La.* I hope not, Madam; I hear he is blown where he went ſince, and there *they ſay* they have made another diſcovery of him, in a worſe circumſtance than t'other.

2. *La.* How pray?

1. *La.* NOTHING, Madam, but the foul diſeaſe, *&c.* I need ſay no more.

2. *La.*

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2. *La.* You astonish me! why I always thought him a very civil, honest, sober man.

1. *La.* This is a sad world, Madam; men are seldom known now, 'till 'tis too late; but sometimes murther comes out seasonably, and so I understand 'tis here; for the Lady had not gone so far with him, but that she could go off again.

2. *La.* Nay, 'twas time to go off again, if 'twas so.

1. *La.* Nay, Madam, I do not tell this part of my own knowledge; I only heard so, but I am afraid there is too much in it.

Thus ended this piece of hellish wildfire, upon the character and credit of a tradesman; the truth of all which was no more than this, that the tradesman disliking his first Lady left her, and soon after, tho' not presently, courted another of a superior fortune indeed, *tho' not for that reason*; and the first Lady, provok'd at being cast off, and, as she call'd it, slighted, rais'd all this clamour upon him, and persecuted him with it, wherever she was able.

Such a discourse as this at a *Tea-table*, it could not be expected, would be long a secret; it ran from one tittle-tattle society to another; and in every company, *snow-ball like*, it was far from lessening, and it went on 'till at length it began to meet with some contradiction, and the tradesman found himself obliged to trace it as far and as well as he could.

But it was to no purpose to confront it; when one was ask'd, and another was ask'd,

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they only anſwer'd they heard ſo, and they heard it in company in ſuch a place, and in ſuch a place, and ſome could remember where they had it, and ſome could not; and the poor tradeſman, though he was really a man of ſubſtance, ſunk under it prodigiouſly: his new miſtreſs, whom he courted, refus'd him, and would never hear any thing in his favour, or trouble herſelf to examine whether it was true, or no; it was enough, ſhe ſaid, to her, that he was loaden with ſuch a report; and if it was unjuſt ſhe was ſorry for it, but the misfortune muſt be his, and he muſt place it to the account of his having made ſome enemies, which ſhe could not help.

As to his credit, the ſlander of the firſt Lady's raiſing was ſpread induſtriouſly, and with the utmoſt malice and bitterneſs, and did him an inexpreſſible prejudice; every man he dealt with was ſhy of him; every man he ow'd any thing to, came for it; and, as he ſaid, he was ſure he ſhould ſee the laſt penny demanded; It was his happineſs that he had wherewith to pay, for had his circumſtances been in the leaſt perplexed, the man had been undone; nay, as I have obſerv'd in another caſe, as his affairs might have lain, he might have been able to have paid forty ſhillings in the pound, and yet have been undone, and been obliged to break, and ſhut up his ſhop.

It is true, he work'd thro' it, and he carried it ſo far, as to fix the malice of all the reports pretty much upon the firſt Lady; and particularly ſo far, as to diſcover that ſhe was the great

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great reaſon of his being ſo poſitively rejected by the other; but he could never fix it ſo upon her, as to recover any damages of her, only to expoſe her a little; and that ſhe did not value, having, *as ſhe ſaid wickedly*, had her full revenge of him, and ſo indeed ſhe had.

THE ſum of the matter is, and it is for this reaſon I tell you the ſtory, that the reputation of a tradeſman is too much at the mercy of mens tongues, *or womens either*; and a ſtory raiſed upon a tradeſman, however malicious, however falſe, and however frivolous the occaſion, is not eaſily ſuppreſs'd, but if it touches his credit, as a flaſh of fire it ſpreads over the whole air like a ſheet, there is no ſtopping it.

MY inference from all this ſhall be very brief; if the tongues of every ill diſpoſed envious goſſip, whether man-goſſip, or woman-goſſip, for there are of both ſorts, may be thus miſchievous to the tradeſman, and he is ſo much at the mercy of the tattling ſlandering part of the world; how much more ſhould tradeſmen be cautious and wary, how they touch or wound the credit and character of one another? there are but a very few tradeſmen who can ſay they are out of the reach of ſlander, and that the malice of enemies cannot hurt them with the tongue: here and there one, and thoſe antient and well-eſtabliſh'd, may be able to defy the world; but there are ſo many others, that I think I may warn all tradeſmen againſt making havock of one another's reputation, as they would be tenderly us'd in the ſame caſe.

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And yet I cannot but ſay it is too much a tradeſman's crime, I mean, to ſpeak ſlightly and contemptibly of other tradeſmen, their neighbours, or perhaps rivals in trade, and to run them down in the characters they give of them, when inquiry may be made of them, as often is the caſe: The reputation of tradeſmen is too often put into the hands of their fellow-tradeſmen, when ignorant people think to inform themſelves of their circumſtances, by going to thoſe whoſe intereſt it is to defame and run them down.

I know no caſe in the world, in which there is more occaſion for the golden rule, *quod tibi fieri non vis, alteri ne feceris*, do as you would be done unto; and tho' you may be eſtabliſh'd as you may think, and be above the reach of the tongues of others, yet the obligation of the rule is the ſame, for you are to do as you would be done unto, ſuppoſing that you were in the ſame condition, or on a level with the perſon.

It is confeſs'd, that tradeſmen do not ſtudy this rule in the particular caſe I am now ſpeaking of: no men are apter to ſpeak ſlightly and coldly of a fellow-tradeſman, than his fellow-tradeſmen, and to ſpeak unjuſtly ſo too; the reaſons for which cannot be good, unleſs it can be pleaded for upon the foundation of a juſt and impartial concern in the intereſt of the inquirer; and even then nothing muſt be ſaid, but what is conſiſtent with ſtrict juſtice and truth; all that is more than that, is meer ſlander and envy, and has nothing of the chriſtian in it, much leſs of the neighbour, or friend. It is

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is true, that friendſhip may be due to the inquirer, but ſtill ſo much juſtice is due to the perſon enquir'd of, that 'tis very hard to ſpeak in ſuch caſes, and not be guilty of raiſing duſt, as they call it, upon your neighbour, and at leaſt hurting, if not injuring him.

It is indeed ſo difficult a thing, that I ſcarce know what ſtated rule to lay down for the conduct of a tradeſman in this caſe; a tradeſman at a diſtance is going to deal with another tradeſman, my neighbour; and before he comes to bargain, or before he cares to truſt him, he goes, *weakly enough* perhaps, to enquire of him, and of his circumſtances among his neighbours and fellow tradeſmen, perhaps of the ſame profeſſion, or employment, and who among other things, it may be, are concerned by their intereſt, that this tradeſman's credit ſhould not riſe too faſt: What muſt be done in this caſe?

If I am the perſon enquir'd of, what muſt I do? if I would have this man ſink in his reputation, or be diſcredited, and if it is for my intereſt to have him cried down in the world, it is a ſore temptation to me to put in a few words to his diſadvantage; and yet if I do it in gratification of my private views or intereſt, or upon the foot of reſentment of any kind whatever, and let it be from what occaſion it will, nay, however juſt and reaſonable the reſentment is, or may be, it is utterly unjuſt and unlawful, and is not only unfair as a man, but unchriſtian, and is neither leſs or more than a ſecret revenge, which is forbidden by the laws of God and man.

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If on the other hand I give a good character of the man, or of his reputation, I mean, of his credit in buſineſs, in order to have the enquirer truſt him, and at the ſame time know or believe that he is not a ſound and good man, (that is, as to trade, for it is his character in trade that I am ſpeaking of) what am I doing then? 'tis plain I lay a ſnare for the enquirer, and am at leaſt inſtrumental to his loſs, without having really any deſign to hurt him; for 'tis to be ſuppos'd, before he came to me to enquire, I had no view of acting any thing to his prejudice.

Again, there's no medium; for to refuſe or decline giving a character of the man is downright giving him the worſt character I can; 'tis in ſhort ſhooting him thro' the head in his trade: a man comes to me for a character of my neighbouring tradeſman; I anſwer him with a repulſe to his enquiry thus,

A. Good Sir, do not ask me the character of my neighbours; I reſolve to meddle with no body's character; pray do not enquire of me.

B. Well, but Sir, you know the gentleman; you live next door to him; you can tell me, if you pleaſe, all that I deſire to know, whether he is a man in credit, and fit to be truſted, or no, in the way of his buſineſs.

A. I tell you, Sir, I meddle with no man's buſineſs; I will not give characters of my neighbours; 'tis an ill office; a man gets no thanks for it, and perhaps deſerves none.

B. But

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B. But, Sir, you would be willing to be inform'd and adviſ'd, if it was your own caſe.

A. It may be ſo, but I can't oblige people to inform me.

B. But you would entreat it as a favour, and ſo I come to you.

A. But you may go to any body elſe.

B. But you are a man of integrity; I can depend upon what you ſay; I know you will not deceive me, and therefore I beg of you to ſatisfy me.

A. But I deſire you to excuſe me, for 'tis what I never do; I cannot do it.

B. But, Sir, I am in a great ſtreight; I am juſt ſelling him a great parcel of goods, and I am willing to ſell them too, and yet I am willing to be ſafe, as you would yourſelf, if you were in my caſe.

A. I tell you, Sir, I have always reſolv'd to forbear meddling with the characters of my neighbours; 'tis an ill office; beſides, I mind my own buſineſs; I do not enter into the enquiries after other peoples affairs.

B. Well, Sir, I underſtand you then, I know what I have to do.

A. What do you mean by that?

B. Nothing, Sir, but what I ſuppoſe you would have me underſtand by it.

A. I would have you underſtand what I ſay, *viz.* that I will meddle with no body's buſineſs but my own.

B. And I ſay I underſtand you; I know you are a good man, and a man of charity, and loth to do your neighbours any prejudice, and that

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that you will ſpeak the beſt of every man as near as you can.

A. I tell you I ſpeak neither the beſt or the worſt, I ſpeak nothing.

B. WELL, Sir, that is to ſay, that as charity directs you to ſpeak well of every man, ſo when you cannot ſpeak well, you refrain, and will ſay nothing; and you do very well to be ſure, you are a very kind neighbour.

A. BUT that is a baſe conſtruction of my words; for I tell you I do the like by every body.

B. YES, Sir, I believe you do, and I think you are in the right of it, I am fully ſatisfied.

A. YOU act more unjuſtly by me than by my neighbour; for you take my ſilence, or declining to give a character, to be giving an ill character.

B. No, Sir, not for an ill character.

A. BUT I find you take it for a ground of ſuſpicion.

B. I take it indeed for a due caution to me, Sir; but the man may be a good man for all that, only——

A. ONLY what? I underſtand you; only you won't truſt him with your goods.

B. BUT another man may, Sir, for all that; ſo that you have been kind to your neighbours and to me too Sir; and you are very juſt; I wiſh all men would act ſo one by another, I ſhould feel the benefit of it myſelf among others, for I have ſuffer'd deeply by ill tongues, I am ſure.

A. WELL,

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A. WELL, however unjuſt you are to me, and to my neighbour too, I will not undeceive you at preſent; I think you do not deſerve it.

HE us'd a great many more words with him to convince him, that he did not mean any diſcredit to his neighbour tradeſman; but it was all one, he would have it be, that his declining to give his ſaid neighbour a good character was giving him an ill character, which the other told him was a wrong inference: however he found that the man ſtood by his own notion of it, and declin'd truſting the tradeſman with the goods, tho' he was ſatisfied he (the tradeſman) was a ſufficient man.

UPON this he was a little uneaſy, imagining that he had been the cauſe of it, as indeed he had, next to the poſitive humour of the enquirer, tho' it was not really his fault, neither was the conſtruction the other made of it juſt to his intention; for he aim'd at freeing himſelf from all enquiries of that nature, but found there was no prevailing with him to underſtand it any other way than he did; ſo to requite the man a little in his own way, he contriv'd the following method; he met with him two or three days after, and ask'd him if he had ſold his goods to the perſon his neighbour.

No, *ſays he*, you know I would not.

NAY, *ſays the other*, I only knew you ſaid ſo; I did not think you would have acted ſo from what I ſaid, nor do I think I gave you any reaſon.

WHY

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WHY, *says he*, I knew you would have given him a good character if you could, and I knew you were too honeſt to do it, if you were not ſure it was juſt.

THE laſt part I hope is true, but you might have believ'd me honeſt too in what I did ſay, that I had reſolv'd to give no characters of any body.

As to that I took it, as any body would, to be the beſt and modeſteſt way of covering what you would not have be diſclos'd, namely, that you could not ſpeak as you would; and I alſo judg'd, that you therefore choſe to ſay nothing.

WELL, I can ſay no more but this; you are not juſt to me in it, and I think you are not juſt to yourſelf neither.

THEY parted again upon this, and the next day the firſt tradeſman, who had been ſo preſs'd to give a character of his neighbour, ſent a man to buy the parcel of goods of the other tradeſman, and offering him ready money, bought them conſiderably cheaper than the neighbour-tradeſman was to have given for them, beſides reckoning a reaſonable diſcount for the time, which was four months, that the firſt tradeſman was to have given to his neighbour.

As ſoon as he had done, he went and told the neighbour tradeſman what he had done, and the reaſon of it, and ſold the whole parcel to him again, giving the ſame four months credit for them, as the firſt man was to have given, and taking the diſcount for time only to himſelf, gave him all the advantage of the buying,

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and gave the first man the mortification of knowing it all, and that the goods were not only for the same man, but that the very tradesman, whom he would not believe when he declin'd giving a character of any man in general, had trusted him with them.

He pretended to be very angry, and to take it very ill; but the other told him, that when he came to him for a character of the man, and he told him honestly, that he would give no characters at all; that it was not for any ill to his neighbour that he declin'd it; he ought to have believ'd him; and that he hop'd when he wanted a character of any of his neighbours again, he would not come to him for it.

This story is to my purpose in this particular, which is indeed very significant; that it is the most difficult thing of its kind in the world to avoid giving characters of our neighbouring tradesmen; and that let your reasons for it be what they will, to refuse giving a character is giving a bad character, and is generally so taken, whatever caution or arguments you use to the contrary.

In the next place 'tis hard indeed, if an honest neighbour be in danger of selling a large parcel of goods to a fellow, who I may know it is not likely should be able to pay for them, tho' his credit may in the common appearance be pretty good at that time; and what must I do? if I discover the man's circumstances, which perhaps I am let into by some accident, I say, if I discover them, the man is undone; and if I do not, the tradesman, who is in danger of trusting him, is undone.

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I confeſs the way is clear, if I am obliged to ſpeak at all in the caſe; the man unſound is already a Bankrupt at bottom, and muſt fail; but the other man is ſound and firm, if this diſaſter does not befall him; the firſt has no wound given him, but negatively; he ſtands where he ſtood before; whereas the other is drawn in perhaps to his own ruin; in the next place the firſt is a knave, or rather thief, for he offers to buy, and knows he cannot pay; in a word, he offers to cheat his neighbour; and if I know it, I am ſo far confederate with him in the cheat.

In this caſe I think I am obliged to give the honeſt man a due caution for his ſafety, if he deſires my advice; I cannot ſay I am obliged officiouſly to go out of my way to do it, unleſs I am any way intereſted in the perſon; for that would be to dip into other mens affairs, which is not my proper work; and if I ſhould any way be miſinform'd of the circumſtances of the tradeſman I am to ſpeak of, and wrong him, I may be inſtrumental to bring ruin cauſeleſly upon him.

In a word, it is a very nice and critical caſe, and a tradeſman ought to be very ſure of what he ſays or does in ſuch a caſe, the good or evil fate of his neighbour lying much at ſtake, and depending too much upon the breath of his mouth: every part of this diſcourſe ſhews how much a tradeſman's welfare depends upon the juſtice and courteſy of his neighbours, and how nice and critical a thing his reputation is.

This

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THIS well consider'd would always keep a tradesman humble, and shew him what need he has to behave courteously and obligingly among his neighbours; for one malicious word from a man much meaner than himself, may overthrow him in such a manner, as all the friends he has may not be able to recover him; a tradesman if possible should never make himself any enemies.

BUT if it is so fatal a thing to tradesmen to give characters of one another, and that a tradesman should be so backward in it for fear of hurting his neighbour, and that, notwithstanding the character given should be just, and the particular reported of him should be true; with how much greater caution should we act in like cases, where what is suggested is really false in fact, and the tradesman is innocent, as was the case in the tradesman mentioned before about courting the Lady? if a tradesman may be ruin'd and undone by a true report, much more may he be so by a false report, by a malicious, slandering, defaming tongue: There is an artful way of talking of other peoples reputation, which really, however some people salve the matter, is equal, if not superior, in malice to the worst thing they can say; this is, by rendring them suspected, talking doubtfully of their characters, and of their conduct, and rendring them first doubtful, and then strongly suspected, I don't know what to say to such a man. A Gentleman came to me the other day, but I knew not what to say, I dare not say he is a good man, or that I would trust him with five hundred pound my

self;

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ſelf; if I ſhould ſay ſo, I ſhould bely my own opinion; I do not know indeed, he may be a good man at bottom, but I cannot ſay he minds his buſineſs, if I ſhould, I muſt lie, I think he keeps a great deal of company, *and the like.*

ANOTHER, he is ask'd of the currency of his payments, and he anſwers ſuſpiciouſly on that ſide too; I know not what to ſay, he may pay them at laſt, but he does not pay them the moſt currently of any man in the ſtreet, and I have heard ſaucy boys huff him at his door for bills on his endeavouring to put them off; indeed I muſt needs ſay I had a bill on him a few weeks ago for an hundred pounds, and he paid me very currently, and without any dunning, or often calling upon, but it was I believe becauſe I offer'd him a bargain at that time, and I ſuppos'd he was reſolv'd to put a good face upon his credit.

A tradeſman, *that would do as he would be done by*, ſhould carefully avoid theſe people who come always about, enquiring after other tradeſmens characters: There are men who make it their buſineſs to do thus; and as they are thereby as ready to ruin and blow up good fair dealing tradeſmen as others, ſo they do actually ſurpriſe many, and come at their characters earlier and nearer than they expect they would.

TRADESMEN, *I ſay*, that will thus behave to one another, cannot be ſuppos'd to be men of much principle, but will be apt to lay hold of any other advantage, how unjuſt ſoever, and indeed will wait for an occaſion of ſuch advantages; and where is there a tradeſman, but who,

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if he be never ſo circumſpect, may ſome time or other give his neighbour, who watches for his halting, advantage enough againſt him: when ſuch a malicious tradeſman appears in any place, all the honeſt tradeſmen about him ought to join to expoſe him, whether they are afraid of him, or no; they ſhould *blow him* among the neighbourhood, as a publick nuſance, as a common Barrettor, or raiſer of ſcandal; by ſuch a general averſion to him they would depreciate him, and bring him into ſo juſt a contempt, that no body would keep him company, much leſs credit any thing he ſaid; and then his tongue would be no ſlander, and his breath would be no blaſt; and no body would either tell him any thing, or hear any thing from him; and this kind of uſage, I think, is the only way to put a ſtop to a defamer; for when he has no credit of his own left, he would be unable to hurt any of his neighbours.

I am, &c.

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LETTER XVI.

Of the Tradesman's entring into Partnership in Trade, and the many dangers attending it.

SIR,

THERE are some businesses which are more particularly accustomed to partnerships than others, and some that are very seldom managed without two, three, or four partners, and others that cannot be at all carried on without partnership; and there are others again, in which they seldom join partners together.

Mercers, *Linen-Drapers*, *Banking Goldsmiths*, and such considerable trades, are often, and indeed generally carried on in partnership, but other meaner trades, and of less business, are carried on, generally speaking, single handed.

SOME *Merchants*, who carry on great business in foreign ports, have what they call Houses in those ports, where they plant and breed up their sons and apprentices; and these are such as I hinted could not carry on their business without partnership.

THE

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The trading in partnership is not only liable to more hazards and difficulties, but it exposes the tradesman to more snares and disadvantages by a great deal, than the trading with a single hand does; and some of those snares are these.

1. If the partner is a stirring, diligent, capable man, there is danger of his slipping into the whole trade, and getting in between you and home, by his application, thrusting you at last quite out; so that you bring in a snake into your chimney-corner, which, when it is warm'd and grown vigorous, turns about at you, and hisses you out of the house: It is with the tradesman, in the case of a diligent and active partner, as I have already observ'd it was in the case of a trusty and diligent apprentice; namely, that if the master does not appear constantly at the head of the business, and make himself be known by his own application and diligence to be what *he is*; he shall soon look to be what *he is not*, that is to say, one not concern'd in the business.

He will never fail to be esteem'd the principal person concern'd in the shop, and in the trade, who is principally and most constantly found there, acting at the head of every business; and be it a servant or a partner, the master or chief loses himself extremely by the advances the other makes of that kind; for whenever they part again, either the apprentice by being out of his time, or the partner by the expiration of the articles of partnership, or by any other determination of their agreement, the customers most certainly desire to deal with the

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man whom they have ſo often been obliged by; and if they miſs him, enquire after and follow him.

It is true, the apprentice is the more dangerous of the two, becauſe his ſeparation is ſuppoſed to be more certain, and generally ſooner than the partner; the apprentice is not known, and cannot have made his intereſt among the buyers, but for perhaps a year, or a year and a half before his time expir'd; ſooner than that he could not put himſelf in the way of being known and obſerv'd; and then, when his time is out, he certainly removes, unleſs he is taken into the ſhop as a Partner, and that indeed prolongs the time, and places the injury at a greater diſtance, but ſtill it makes it the more influencing when it comes; and unleſs he is brought ſome how or other into the family, and becomes one of the houſe, perhaps by marriage, or ſome other ſettled union with the maſter, he never goes off without making a great chaſm in the maſter's affairs, and the more, by how much he has been more diligent and uſeful in the trade, the wounds of which the maſter ſeldom if ever recovers.

If the partner was not an apprentice, but that they either came out of their times together, or near it, or had a ſhop and buſineſs before, but quitted it to come in, it may then be ſaid that he brought part of the trade with him, and ſo encreas'd the trade when he join'd with the other in proportion to what he may be ſaid to carry away when he went off; this is the beſt thing that can be ſaid of a partnerſhip; and

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then I have this to add, first, that the tradesman who took the Partner in, has a fair field indeed to act in with his Partner, and must take care, by his constant attendance, due acquaintance with the customers, and appearing in every part of the business, to maintain not his interest only, but the appearance of his interest in the shop or warehouse, that he may on every occasion, and to every customer, not only be, but be known to be, the master and head of the business; and that the other is at best but a Partner, and not a chief Partner, as in case of his absence and negligence will presently be suggested; for he that chiefly appears will be always chief Partner in the eye of the customers, whatever he is in the substance of the thing.

This indeed is much the same case with what is said before of a diligent servant, and a negligent master, and therefore I forbear to enlarge upon it; but it is so important in both cases, that indeed it cannot well be mentioned too often: the master's full application, in his own person, is the only answer to both. He that takes a partner only to ease him of the toil of his business, that he may take his pleasure, and leave the drudgery, as they call it, to the Partner, should take care not to do it till about seven years before he resolves to leave off trade; that at the end of the partnership he may be satisfied to give up the trade to his Partner, or see him run away with it, and not trouble himself about it.

But if he takes a partner at his beginning, with an intent, by their joint enlarged stock,

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to enlarge their business, and so carry on a capital trade, which perhaps neither of them were able to do by themselves, and which is the only justifiable reason for taking a partner at all, he must resolve then to join with his Partner, not only in stock, but in mutual diligence and application, that the trade may flourish by their joint assistance and constant labour, as two oxen yoak'd together in the same draught, by their joint assistance, draw much more than double what they could either of them draw by their single strength; and this indeed is the only safe circumstance of a partnership; then indeed they are properly partners when they are assistants to one another; whereas otherwise they are like two gamesters striving to worm one another out, and to get the mastery in the play they are engaged in.

The very word *Partner*, imports the substance of the thing, and they are as such engaged to a mutual application, or they are no more *Partners*, but rather one is the trading gentleman, and the other is the trading drudge; but even then let them depend, the drudge will carry away the trade and the profit too at last; and this is the way how one partner may honestly ruin another, and for ought I know 'tis the only one; for it cannot be said but that the diligent Partner acts honestly in acting diligently, and if the other did the same they would both thrive alike; but if one is negligent and the other diligent, one extravagant and expensive, the other frugal and prudent, it cannot be said to be his fault, that one is rich, and the other

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poor; that one encreases in the stock, and the other is lessen'd, and at last work'd quite out of it.

As a Partner then is taken in only for ease, to abate the first tradesman's diligence, and take off the edge of his application, so far a Partner, let him be as honest and diligent as he will, is dangerous to the tradesman; nay, the more honest and the more diligent he is, the more dangerous he is, and the more a snare to the tradesman that takes him in: and a tradesman ought to be very cautious in the adventure, for indeed it is an adventure, That he be not brought in time to relax his diligence, by having a partner, even contrary to his first intention; for laziness is a subtle insinuating thing, and 'tis a fore temptation to a man of ease and indolence, to see his work done for him, and less need of him in the business than used to be, and yet the business to go on well too; and this danger is dormant, and lies unseen, till after several years, it rises as it were out of its ambuscade, and surprizes the tradesman, letting him see by his loss what his neglect has cost him.

2. But there are other dangers in partnership, and those not a few; for you may not only be remiss and negligent, remitting the weight of the business upon him, and depending upon him for its being carried on, by which he makes himself master, and brings you to be forgot in the business: But he may be crafty too, and designing in all this, and when he has thus brought you to be as it were *no body*, he shall make himself be all *some body* in the trade,

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and in that particular he by degrees gets the capital intereſt, as well as ſtock in the trade, while the true original of the ſhop, who laid the foundation of the whole buſineſs, brought a trade to the ſhop, or brought commiſſions to the houſe, and whoſe the buſineſs more particularly is, is ſecretly ſupplanted, and with the concurrence of his own negligence, for without that it cannot be, is as it were laid aſide, and at laſt quite thruſt out.

THUS whether honeſt or diſhoneſt, the tradeſman is circumvented, and the partnerſhip is made fatal to him; for it was all owing to the partnerſhip, the tradeſman was diligent before, underſtood his buſineſs, and kept cloſe to it, gave up his time to it, and by employing himſelf, prevented the indolence which he finds breaking inſenſibly upon him afterwards, by being made eaſy, as *they call it*, in the aſſiſtance of a partner.

3. BUT there are abundance of other caſes which make a partnerſhip dangerous; for if it be ſo where the partner is honeſt and diligent, and where he works into the heart of the buſineſs by his induſtry and application, or by his craft and inſinuation, what may it not be if he proves idle and extravagant; and if inſtead of working him out, he may be ſaid to play him out of the buſineſs; that is to ſay, prove wild, expenſive, and run himſelf and his partner out by his extravagance?

THERE are but too many examples of this kind; and here the honeſt tradeſman has the labouring oar indeed! for inſtead of being aſ-

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sisted by a diligent industrious Partner, who on that account he took into the trade; he proves a loose, extravagant, wild fellow, runs abroad into company, and leaves him (for whose relief he was taken) in to bear the burden of the whole trade, which perhaps was too heavy for him before, and if it had not been so, he had not been prevail'd with to have taken in a Partner at all.

This is indeed a terrible disappointment, and is very discouraging; and the more so, because it cannot be recall'd; for a partnership is like matrimony, it is almost engaged in for better for worse, till the years expire; there is no breaking it off, at least not easily nor fairly, but all the inconveniences which are to be fear'd will follow and stare in your face: as first, the partner in the first place draws out all his stock; and this sometimes is a blow fatal enough, for perhaps the partner cannot take the whole trade upon himself, and cannot carry on the trade upon his own stock, if he could, he would not have taken in a partner at all; this withdrawing the stock has sometimes been very dangerous to a partner; nay, has many times been the overthrow and undoing of him and of the family that is left.

He that takes a Partner into his trade on this account, namely, for the support of his stock, to enjoy the assistance of so much cash to carry on the trade, ought seriously to consider what he shall be able to do when the partner breaking off the partnership shall carry all his stock, and the improvement of it too, with him; perhaps the

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the tradesman's stock is not much increased, perhaps not at all; nay, perhaps the stock is lessened, instead of being increased, and they have rather gone backward than forward; what shall the tradesman do in such a case? and how shall he bear the breach in his stock which that separation would make?

THUS he is either tied down to the Partner, or the partner is pin'd down to him, for he cannot separate without a breach. It is a sad truth to many a partner, that when the partnership comes to be finished and expired, the man would let his partner go, but the other cannot go without tearing him all to pieces whom he leaves behind him; and yet the partner being loose, idle, and extravagant, in a word, will ruin both if he stays.

THIS is the danger of partnership in some of the best circumstances of it; but how hazardous and how fatal is it in other cases? and how many an honest and industrious tradesman has been prevail'd with to take in a partner to ease himself in the weight of the business, or on several other accounts, some perhaps reasonable and prudent enough, but has found himself immediately involv'd in a sea of trouble, is brought into innumerable difficulties, conceal'd debts, and unknown incumbrances, such as he could no ways extricate himself out of, and so both have been unavoidably ruin'd together?

THESE cases are so various and so uncertain, that it is not easy to enumerate them; but we may include the particulars in a general or two.

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1. One partner may contract debts, even in the partnership it self, so far unknown to the other, as that the other may be involv'd in the danger of them, tho' he was not at all concern'd in, or acquainted with them at the time they were contracted.

2. One partner may discharge debts for both partners, and so having a design to be knavish, may go and receive money and give receipts for it, and not bringing it to account, or not bringing the money into cash, may wrong the stock to so considerable a sum, as may be to the ruin of the other partner.

3. One partner may confess judgment, or give bonds, or current notes in the name, and as for the account of the company, and yet convert the effects to his own private use, leaving the stock to be answerable for the value.

4. One partner may sell and give credit, and deliver parcels of goods to what sum, or what quantity he thinks fit, and to whom, and so by his indiscretion, or perhaps by connivance and knavery, lose to the stock what parcel of goods he pleases, to the ruin of the other partner, and bring themselves to be both bankrupt together.

5. Nay, to sum up all, one partner may commit acts of bankrupcy without the knowledge of the other, and thereby subject the united stock, and both or all the partners to the danger of a commission, when they may themselves know nothing of it till the blow is given, and given so, as to be too late to be retrieved.

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ALL these and many more being the ill consequences and dangers of partnership in trade, I cannot but seriously warn the honest industrious tradesman, if possible, to stand upon his own legs, and go on upon his own bottom; to pursue his business diligently, but cautiously, and what we call fair and softly; not eagerly pushing to drive a vast trade, and enjoy but half of it, rather carry on a middling business, and let it be his own.

THERE may be cases indeed which may have their exceptions to this general head of advice; partnerships may sometimes prove successful, and in some particular business they are more necessary than in others, and in some they tell us that they are absolutely necessary; tho' the last I can by no means grant; but *be that as it will*, there are so many cases more in number, and of great consequence too, which miscarry by the several perplex'd circumstances, differing tempers, and open knavery of partners, that I cannot but give it as a friendly advice to all tradesmen, if possible to avoid partnerships of all kinds.

BUT if the circumstances of trade require partnerships, and the risque must be run, I would recommend to the tradesman not to enter into partnerships, but under the following circumstances.

1. NOT to take in any partner who should be allowed to carry on any separate business, in which the partnership is not concerned; depend upon it, whatever other business your partner carries on, you run the risque of it as much

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much as you do of your own; and you run the risque with this particular circumstance too, that you have the hazard without the profit or success; that is, without a share in the profit and success, which is very unequal and unfair. I know cunning men will tell you that there may be provision made so effectually in the articles of partnership, that the stock in partnership should be concerned in no other interest or engagements but its own; but let such cunning gentlemen tell me, if the partner meets with a disappointment in his other undertakings, which wounds him so deep as to break him, will it not affect the partnership thus far? 1. That it may cause his stock to be drawn hastily out, and perhaps violently too. 2. That it touches and taints the credit of the partner to be concern'd with such a man; and tho' a man's bottom may support him, if it be very good, yet 'tis a blow to him, touches his credit, and makes the world stand a little at a stay about him, if it be no more, for a while, till they see that he shews himself upon the *Exchange*, or at his shop-door again, in spight of all the apprehensions and doubts that have been handed about concerning him. Either of these are so essential to the tradesman whose partner thus sinks by his own private breaches, in which the partnership is not concern'd, that it is worth while to caution the tradesman against venturing. And I must add too, that many a tradesman has fallen under the disaster by the partner's affairs thus affecting him, tho' the immediate losses which the partner hath suffer'd have not been charg'd upon

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upon him; and yet I believe 'tis not so easy to avoid being fallen upon for those debts also.

It is certain, as I formerly noted, rumour will break a tradesman almost at any time; it matters not at first, whether the rumour be true, or false; what rumour can sit closer to a man in business, his own personal misfortunes excepted, than such as this, *That his Partner is broke*? That his Partner has met with a loss, suppose an Ensurance, suppose a fall of stocks, suppose a bubble or a cheat, or we know not what, the partner is sunk, no man knows whether the partnership be concern'd in it, or no; and while it is not known, every man will suppose it, for mankind always think the worst of every thing.

What can be a closer stroke at the poor tradesman? He knows not what his partner has done; he has reason to fear the worst; he even knows not himself for a while, whether he can steer clear of the rocks, or no; but soon recovers, knows his own circumstances, and struggles hard with the world; pays out his partner's stock, and gets happily over it; and 'tis well he does so, for that he is at the brink of ruin must be granted; and where one stands and keeps up his reputation and his business, there are twenty would be undone in the same circumstances.

Who then would run the venture of a Partner, if it were possible to avoid it? and who, if they must have a Partner, would have one that was concern'd in separate business, in which the partnership was not engaged?

2. If

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2. If you must have a Partner, always choose to have the partner rather under than over you; by this I mean, take him in for a fifth, a fourth, or at most a third; never for a half: there are many reasons to be given for this, besides that of having the greater share of profits, *for that I do not give as a reason here at all*; but the principal reasons are these; first, in case of any disaster in any of the particular supposed accidents, which I have mention'd, and that you should be obliged to pay out your partner's stock, it will not be so heavy, or be so much a blow to you; and secondly, you preserve to yourself the governing influence in your own business; you cannot be over-rul'd, over-aw'd, or dogmatically told, it shall, or shall not be thus, or thus: He that takes in a partner for a third has a *partner Servant*; he that takes him in for a half has a *partner Master*; that is to say, a Director, or Preceptor: let your Partner have always a lesser interest in the business than yourself, and be rather less acquainted with the business than yourself, at least not better; you should rather have a partner to be instructed, than a partner to instruct you; for he that teaches you will always taunt you.

3. If you must have a partner, let him always be your *junior* rather than your senior; by this I mean, your junior in the business, whether he is so in years, or not: There are many reasons why the tradesman should choose this, and particularly the same as the other of taking him in for a junior or inferior part of the trade; *that is to say*, to maintain the superiority of the

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the buſineſs in his own hands; and this I mention, not at all upon account of the pride or vanity of the ſuperiority, for that is a trifle compar'd to the reſt; but that he may have the more authority to inſpect the conduct of his Partner, in which he is ſo much and ſo eſſentially concerned; and to enquire whether he is doing any thing, or taking any meaſures dangerous or prejudicial to the ſtock, or to the credit of the partnerſhip, that ſo if he finds any thing, he may reſtrain him, and prevent in time the miſchief which would otherwiſe be inevitable to them both.

THERE are many other advantages to a tradeſman, who is oblig'd to take a partner, by keeping in his own hands the major part of the trade, which are too long to repeat here; ſuch as his being always able to put a check to any raſh adventure, any launching out into Bubbles and Projects, and things dangerous to the buſineſs; and this is a very needful thing in a partnerſhip, that one partner ſhould be able to correct the raſh reſolves of another in hazardous caſes.

BY this correcting of raſh meaſures, I mean over-ruling them with moderation and temper, for the good of the whole, and for their mutual advantage: The *Romans* frequently had two Generals, *or Conſuls*, to command their armies in the field; one of which was to be a young man, that by his vigour and ſprightly forwardneſs he might keep up the ſpirits and courage of the ſoldiers, encourage them to fight, and lead them on by his example; the other an old ſoldier,

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ſoldier, that by his experience in the military affairs, age and councils, he might a little abate the fire of his collegue, and might not only know how to fight, but know when to fight; that is to ſay, when to avoid fighting; and the want of this loſt them many a victory, and the great battle of *Cannæ* in particular, in which 80000 *Romans* were killed in one day.

To compare ſmall things with great, I may ſay it is juſt ſo in the affair of trade; you ſhould always join a ſober grave head, weighed to buſineſs, and acquainted with trade, to the young trader, who having been young in the work will the eaſier give up his judgment to the other, and who is governed with the ſolid experience of the other; and ſo you join their ways together, the raſh and the ſedate, the grave and the giddy.

Again, if you muſt go into partnerſhip, be ſure, if poſſible, you take no body into partnerſhip but ſuch as whoſe circumſtances in trade you are fully acquainted with; ſuch there are frequently to be had among relations and neighbours, and ſuch, if poſſible, ſhould be the man that is taken into partnerſhip, that the hazard of unſound circumſtances may be avoided; a man may elſe be taken into partnerſhip who may be really Bankrupt even before you take him in; and ſuch things have been done, to the ruin of many an honeſt tradeſman.

If poſſible, let your Partner be a beginner, that his ſtock may be reaſonably ſuppos'd to be free and unentangled; and let him be one that you know perſonally, and his circumſtances,

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and did know even before you had any thoughts of engaging together.

ALL theſe cautions are with a ſuppoſition that the Partner *muſt* be had; but I muſt ſtill give it as my opinion, in the caſe of ſuch tradeſmen as I have all along directed my ſelf to, that if poſſible they ſhould go on ſingle handed in trade; and I cloſe it with this brief note, reſpecting the qualifications of a Partner, *as above*, that

Next to *no* Partner, *ſuch a* Partner is beſt.

I am, &c.

LETTER XVII.

Of Honeſty in Dealing; *and* (1.) *Of telling unavoidable* Trading Lies.

SIR,

THERE is ſome difference between an *honeſt man*, and an *honeſt tradeſman*; and tho' the diſtinction is very nice, yet I muſt ſay it is to be ſupported: Trade cannot make a knave an honeſt man, for there is a ſpecifick difference between honeſty and knavery, which can never be altered by trade or any other thing; nor can that integrity of mind which deſcribes and is peculiar to a man of honeſty

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neſty be ever abated to a tradeſman; the rectitude of his ſoul muſt be the ſame, and he muſt not only intend or mean honeſtly and juſtly, but he muſt do ſo; he muſt act honeſtly and juſtly, and that in all his dealings; he muſt neither cheat or defraud, over-reach or circumvent his neighbour, or indeed any body he deals with; nor muſt he deſign to do ſo, or lay any plots or ſnares to that purpoſe in his dealing, as is frequent in the general conduct of too many, who yet call themſelves *honeſt* tradeſmen, and would take it very ill to have any one tax their integrity.

But after all this is premis'd, there are ſome latitudes, like poetical licences in other caſes, which a tradeſman is and muſt be allow'd, and which by the cuſtom and uſage of trade he may give himſelf a liberty in, which cannot be allow'd in other caſes to any man, no, nor to the tradeſman himſelf out of his buſineſs; I ſay, he may take ſome liberties, *but within bounds*; and whatever ſome pretenders to ſtrict living may ſay, yet *that tradeſman* ſhall paſs with me for a very honeſt man, notwithſtanding the liberty which he gives himſelf of this kind, if he does not take thoſe liberties in an exorbitant manner; and thoſe liberties are ſuch as theſe.

1. The liberty of asking more than he will take. I know ſome people have condemned this practice as diſhoneſt, and the *Quakers* for a time, ſtood to their point in the contrary practice, reſolving to ask no more than they would take, upon any occaſion whatſoever, and chooſing

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rather to loſe the ſelling of their goods, *though they could afford ſometimes to take what was offer'd*, rather than abate a farthing of the price they had ask'd; but time and the neceſſities of trade made them wiſer, and brought them off of that ſeverity, and they by degrees came to ask, and abate, and abate again, juſt as other honeſt tradeſmen do, though not perhaps as ſome do, who give themſelves a fuller liberty that way.

INDEED it is the buyers that make this cuſtom neceſſary; for they, *eſpecially thoſe who buy for immediate uſe*, will *firſt* pretend poſitively to tie themſelves up to a limited price, and bid them a little and a little more, 'till they come ſo near the ſellers price, that they, *the ſellers*, cannot find in their hearts to refuſe it, and then they are tempted to take it, notwithſtanding their firſt words to the contrary: It is common indeed for the tradeſman to ſay, *I cannot abate any thing*, when yet they do and can afford it; but the tradeſman ſhould indeed not be underſtood ſtrictly and literally to his words, but as he means it, *viz.* that he cannot reaſonably abate, and that he cannot afford to abate; and there he may be in earneſt, *viz.* that he cannot make a reaſonable profit of his goods, if he is obliged to abate, and ſo the meaning is honeſt, that he cannot abate; and yet rather than not take your money, he may at laſt reſolve to do it, in hopes of getting a better price for the remainder, or being willing to abate his ordinary gain, rather than diſoblige the cuſtomer; or being perhaps afraid he ſhould not ſell off the quantity;

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tity; and many ſuch reaſons may be given, why he ſubmits to ſell at a lower price than he really intended, or can afford to do; and yet he cannot be ſaid to be diſhoneſt, or to lie, in ſaying at firſt he cannot, or could not abate.

A man in trade is properly to be ſaid not to be able to do, what he cannot do to his profit and advantage; the *Engliſh* cannot trade to *Hungary*, and into *Sclavonia*; that is to ſay, they cannot do it to advantage; but 'tis better for them to trade to *Venice* with their goods, and let the *Venetians* carry on a trade into *Hungary* thro' *Dalmatia, Croatia, &c.* and the like in other places.

To bring it down to particular caſes; one certain merchant cannot deal in one ſort of goods, which another merchant is eminent for; the other merchant is as free to the trade as he, but he cannot do it to profit; for he is unacquainted with the trade, and 'tis out of his way, and therefore he cannot do it.

Thus to the caſe in hand; the tradeſman ſays, he cannot ſell his goods under ſuch a price, which in the ſenſe of his buſineſs is true; that is to ſay, he cannot do it to carry on his trade with the uſual and reaſonable advantage which he ought to expect, and which others make in the ſame way of buſineſs.

Or he cannot without underſelling the market, and undervaluing the goods, and ſeeming to underſell his neighbour ſhop-keepers, to whom there is a juſtice due in trade, which reſpects the price of ſale; and to underſell is look'd upon as an unfair kind of trading.

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ALL theſe and many more are the reaſons, why a tradeſman may be ſaid not to lie, tho' he ſhould ſay he *cannot* abate, or *cannot* ſell his goods under ſuch a price, and yet may after think fit to ſell you his goods ſomething lower than he ſo intended, or can afford to do, rather than loſe your cuſtom, or rather than loſe the ſelling of his goods, and taking your ready money, which at that time he may have occaſion for.

IN theſe caſes I cannot ſay a ſhop-keeper ſhould be tied down to the literal meaning of his words in the price he asks, or that he is guilty of lying in not adhering ſtiffly to the letter of his firſt demand; tho' at the ſame time I would have every tradeſman take as little liberty that way as may be; and if the buyer would expect the tradeſman ſhould keep ſtrictly to his demand, they ſhould not ſtand and haggle, and skrew the ſhop-keeper down, bidding from one penny to another, to a trifle within his price, ſo as it were to puſh him to the extremity, either to turn away his cuſtomer for a ſixpence, or ſome ſuch trifle, or to break his word; as if he would ſay, I will force you to ſpeak falſly, or turn me away for a trifle.

IN ſuch caſes, if indeed there is a breach, the ſin is the buyer's; at leaſt he puts himſelf in the Devil's ſtead, and makes himſelf both tempter and accuſer; nor can I ſay that the ſeller is in that caſe ſo much to blame as the buyer: however, it were to be wiſh'd, that on both ſides buying and ſelling might be carried on without it; for the buyer as often ſays, I won't give a farthing

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farthing more, and yet advances; as the ſeller ſays, I can't abate a farthing, and yet complies. Theſe are, as I call them, *trading lies*; and it were to be wiſh'd, they could be avoided on both ſides; and the honeſt tradeſman does avoid them as much as poſſible, but yet muſt not, *I ſay*, in all caſes be tied up to the ſtrict, literal ſenſe of that expreſſion, *I cannot abate*, as above.

2. ANOTHER trading licence is that of appointings and promiſing payments of money, which men in buſineſs are oftentimes forced to make, and forced to break, without any ſcruple; nay, and without any reproach upon their integrity. Let us ſtate this caſe as clearly as we can, and ſee how it ſtands as to the morality of it, for that is the point in debate.

THE credit uſually given by one tradeſman to another, as particularly by the merchant to the wholeſale-man, and by the wholeſale-man to the retailer, is ſuch, that without tying the buyer up to a particular day of payment, they go on buying and ſelling, and the buyer pays money upon account, as his convenience admits, and as the ſeller is content to take it: This occaſions the merchant, or the wholeſale-men, to go about, as they call it, *a dunning*; among their dealers, and which is generally the work of every *Saturday*. When the merchant comes to his cuſtomer the wholeſale-man, or warehouſe-keeper, for money, he tells him, I have no money, Sir, I cannot pay you now; if you call next week, I will pay you: Next week comes, and the merchant calls again, but 'tis the ſame thing, only the warehouſe-man adds,

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Well, I will pay you next week *without fail*; when the week comes, he tells him he has met with great disappointments, and he knows not what to do, but desires his patience another week; and when the other week comes, perhaps he pays him, and so they go on.

Now what is to be said for this? In the first place, let us look back to the occasion: This warehouse-keeper, or wholesale-man, sells the goods which he buys of the merchant, I say, he sells them to the retailers, *and 'tis for that reason I place it first there*; now as they buy in smaller quantities than he did of the merchant, so he deals with more of them in number, and he goes about among them the same *Saturday*, to get in money that he may pay his merchant, and he receives his bag full of promises too every where instead of money, and is put off from week to week, perhaps by fifty shop-keepers in a day; and their serving him thus obliges him to do the same to the merchant.

Again, come to the merchant; except some, whose circumstances are above it, they are by this very usage obliged to put off the *Blackwell-hall* Factor, or the Packer, or the Clothier, or whoever they deal with, in proportion; and thus promises go round for payment, and those promises are kept or broken as money comes in, or as disappointments happen; and all this while here is no breach of honesty, or parol, no lying, or supposition of it among the tradesmen, either on one side or other.

But let us come, I say, to the morality of it. To break a solemn promise is a kind of prevari-

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prevarication, that is certain; there is no coming off of it; and I might enlarge here upon the first fault, *viz.* of making the promise, which, say the strict objectors, they should not do: But the tradesman's answer is this; all those promises ought to be taken as they are made, namely, with a contingent dependence upon the circumstances of trade, such as promises made them by others who owe them money, or the supposition of a week's trade bringing in money by retail, as usual, both of which are liable to fail, or at least to fall short; and this the person who calls for the money knows, and takes the promise with those attending casualties; which if they fail, he knows the shop-keeper, or whoever he is, must fail him too.

THE case is plain, if the man had the money in cash, he need not make a promise or appointment for a farther day; for that promise is no more or less than a capitulation for a favour, a desire or condition of a week's forbearance, on his assurance, that if possible he will not fail to pay him at the time: It is objected, that the words *if possible* should then be mention'd; which would solve the morality of the case: To this I must answer, that I own I think it needless, unless the man, to whom the promise was made, could be supposed to believe the promise was to be perform'd, whether it was possible or no; which no reasonable man can be supposed to do.

THERE is a parallel case to this in the ordinary appointment of people to meet either at

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place or time, upon occaſions of buſineſs; two friends make an appointment to meet the next day at ſuch a houſe, ſuppoſe a Tavern at or near the *Exchange*; one ſays to the other, *Do not fail me* at that time, for *I will certainly be there*; the other anſwers, *I will not fail*; ſome people, who think themſelves more religious than others, or at leaſt would be thought ſo, object againſt theſe poſitive appointments, and tell us we ought to ſay, I will, if it pleaſe God, or I will, life and health permitting; and they quote the text for it, where our Saviour expreſſly commands to uſe ſuch a caution; and which I ſhall ſay nothing to leſſen the force of.

BUT to ſay a word to our preſent cuſtom: Since Chriſtianity is the publick profeſſion of the country, and we are to ſuppoſe we not only are Chriſtians ourſelves, but that all thoſe we are talking to, or of, are alſo Chriſtians, we muſt add, that Chriſtianity ſuppoſes we acknowledge that life and all the contingencies of life are ſubjected to the dominion of Providence, and liable to all thoſe accidents which God permits to befall us in the ordinary courſe of our living in the world, therefore we expect to be taken in that ſenſe in all ſuch appointments; and 'tis but juſtice to us as Chriſtians, in the common acceptation of our words, that when I ſay *I will certainly* meet my friend at ſuch a place, and at ſuch a time, he ſhould underſtand me to mean, if it pleaſes GOD to give me life and health, or that his Providence permits me to come; or as the text ſays, *if the* Lord *will*; for we all know,

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that unleſs the Lord will, I cannot meet, or ſo much as live.

Not to underſtand me thus, is as much as to ſay, you do not underſtand me to be a Chriſtian, or to act like a Chriſtian in any thing; and on the other hand, they that underſtand it otherwiſe, I ought not to underſtand them to be Chriſtians: Nor ſhould I be ſuppoſed to put any neglect or diſhonour upon the government of Providence in the world, or to ſuggeſt that I did not think myſelf ſubjected to it, becauſe I omitted the words in my appointment.

In like manner, when a man comes to me for money, I put him off; that in the firſt place ſuppoſes I have not the money by me, or cannot ſpare it to pay him at that time; if it was otherwiſe, it may be ſuppos'd I would pay him juſt then: He is then perhaps impatient, and asks me when I will pay him, and I tell him at ſuch a time; this naturally ſuppoſes, that by that time I expect to be ſupplied, ſo as to be able to pay; I have current bills, or promiſes of money to be paid me, or I expect the ordinary takings in my ſhop or warehouſe will ſupply me to make good my promiſe; thus my promiſe is honeſt in its foundation, becauſe I have reaſon to expect money to come in to make me in a condition to perform it; but ſo it falls out, contrary to my expectation, and contrary to the reaſon of things, I am diſappointed, and cannot do it; I am then indeed a treſpaſſer upon my creditor, whom I ought to have paid, and I am under affliction enough on that account, and I ſuffer in my reputation for it alſo; but I cannot

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not be ſaid to be *a liar*, an *immoral man*, a man that has *no regard to my promiſe*, and the like; for at the ſame time I have perhaps us'd my utmoſt endeavour to do it, but am prevented by many ſeveral men breaking promiſe with me, and I am no way able to help myſelf.

It is objected to this, that then I ſhould not make my promiſes abſolute, but conditional: To this I ſay, that the promiſes, *as is above obſerv'd*, are really not abſolute, but conditional in the very nature of them, and are underſtood ſo when they are made, or elſe they that hear them do not underſtand them as all human appointments ought to be underſtood; I do confeſs, it would be better not to make an abſolute promiſe at all, but to expreſs the condition or reſerve with the promiſe, and ſay, *I will* if I can, or I will if people are juſt to me, and perform their promiſes to me.

But to this I anſwer, the importunity of the perſon, who demands the payment, will not permit it; nothing ſhort of a poſitive promiſe will ſatisfy; they never believe the perſon intends to perform, if he makes the leaſt reſerve or condition in his promiſe, tho' at the ſame time they know, that even the nature of the promiſe and the reaſon of the promiſe ſtrongly implies the condition; I ſay, the importunity of the creditor occaſions the breach, which he reproaches the debtor with the immorality of.

Custom indeed has driven us beyond the limits of our morals in many things, which trade makes neceſſary, and which we cannot now avoid; ſo that if we muſt pretend to go back

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to the literal ſenſe of the command, if our yea muſt be yea, and our nay nay; if no man muſt go beyond, or defraud his neighbour; if our converſation muſt be without covetouſneſs, and the like, why then it is impoſſible for tradeſmen to be Chriſtians, and we muſt unhinge all buſineſs, act upon new principles in trade, and go on by new rules: in ſhort, we muſt ſhut up ſhop, and leave off trade, and ſo in many things we muſt leave off living; for as converſation is call'd life, we muſt leave off to converſe; all the ordinary communication of life is now full of lying, and what with table-lies, ſalutation-lies, and trading-lies, there is no ſuch thing as every man ſpeaking truth with his neighbour.

But this is a ſubject would launch me out beyond the bounds of a letter, and make a book by itſelf; I return to the caſe particularly in hand, promiſes of payment of money; men in trade, I ſay, are under this unhappy neceſſity, they are forced to make them, and they are forced to break them; the violent preſſing and dunning, and perhaps threatning too, of the creditor, when the poor ſhop-keeper cannot comply with his demand, forces him to promiſe; in ſhort, the importunate creditor will not be otherwiſe put off, and the poor ſhop-keeper almoſt worried, and perhaps a little terrified too, and afraid of him, is glad to do and ſay any thing to pacify him, and this extorts a promiſe, which when the time comes, he is no more able to perform than he was before; and this multiplies promiſes, and conſequently breaches, ſo much of which are to be placed to the account of

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of force, that I must acknowledge though the debtor is to blame; the creditor is too far concern'd in the crime of it to be excus'd; and it were to be wish'd, some other method could be found out to prevent the evil, and that tradesmen would resolve with more courage to resist the importunities of the creditor, be the consequence what it would, rather than break in upon their morals, and load their consciences with the reproaches of it for all their lives after.

I remember I knew a tradesman, who labouring long under the ordinary difficulties of men embaras's'd in trade, and past the possibility of getting out, and being at last obliged to stop and call his people together, told me, that after he was broke, tho' it was a terrible thing to him at first too, as it is to most tradesmen, yet he thought himself in a new world, when he was at a full stop, and had no more the terrour upon him of bills coming for payment, and creditors knocking at his door to dun him, and he without money to pay; he was no more obliged to stand in his shop, and be bullied and ruffled by his creditors, nay by their apprentices and boys, and sometimes by Porters and Footmen, to whom he was forced to give good words, and sometimes strain his patience to the utmost limits; he was now no more obliged to make promises, which he knew he could not perform, and break promises as fast as he made them, and so lie continually both to God and man; and he added, the ease of his mind which he felt upon that occasion was so great, that it ballanced all the grief he was in at the general disaster

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diſaſter of his affairs; and farther, that even in the loweſt of his circumſtances which followed, he would not go back to live as he had done, in the exquiſite torture of want of money to pay his bills and his duns.

Nor was it any ſatisfaction to him to ſay, that it was owing to the like breach of promiſe in the ſhop-keepers, and gentlemen, and people whom he dealt with, who ow'd him money, and who made no conſcience of promiſing and diſappointing him, and thereby drove him to the neceſſity of breaking his own promiſes; for this did not ſatisfy his mind in the breaches of his word, though they really drove him to the neceſſity of it; but that which lay heavieſt upon him was the violence and clamour of creditors, who would not be ſatisfied without ſuch promiſes, even when he knew, or at leaſt believed, he ſhould not be able to perform.

Nay, ſuch was the importunity of one of his merchants, that when he came for money, and he was obliged to put him off, and to ſet him another day, the merchant would not be ſatisfied, unleſs he would ſwear that he would pay him on that day without fail; and what ſaid you to him, *ſaid I?* ſay to him, *ſaid he,* I look'd him full in the face, and ſat me down without ſpeaking a word, being fill'd with rage and indignation at him; but, *ſays* he, after a little while he inſiſted again, and ask'd me what anſwer I would make him; at which *I ſmil'd,* and ask'd him, *if he was in earneſt?* he grew angry then, and ask'd me if I laugh'd at him? and if I thought to laugh him out of his money?

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ney? I then ask'd him, *says he*, if he really did expect I ſhould ſwear that I would pay him the next week, as I propos'd to promiſe? he told me, yes he did, and I ſhould ſwear it, or pay him before he went out of my warehouſe.

I wonder'd indeed at the diſcourſe, and at the folly of the merchant, who I underſtood afterwards was a foreigner, and though I thought he had been in jeſt at firſt, when he aſſur'd me, he was not, I was curious to hear the iſſue, which at firſt he was loth to go on with, becauſe he knew it would bring about all the reſt; but I preſs'd him to know; ſo he told me, that the merchant carried it to ſuch an height as put him into a furious paſſion, and knowing he muſt break ſome time or other, he was reſolved to put an end to his being inſulted in that manner; ſo at laſt he roſe up *in a rage*, told the merchant, that as no honeſt man could take ſuch an oath, unleſs he had the money by him to pay it, ſo no honeſt man could ask ſuch a thing of him, and that ſince he muſt have an anſwer, his anſwer was, he would not ſwear ſuch an oath for him, nor any man living; and if he would not be ſatisfied without it, he might do his worſt, and ſo turn'd from him; and knowing the man was a conſiderable creditor, and might do him a miſchief, he reſolv'd to ſhut up that very night, and did ſo, carrying all his valuable goods with him into the Mint; and the next day he heard that his angry creditor waylaid him the ſame afternoon to arreſt him, but he was too quick for him, and as he ſaid, tho' it almoſt broke his heart to ſhut up his ſhop, yet

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yet that being deliver'd from the insulting temper of his creditor, and the perpetual perplexities of want of money to pay people when they dunn'd him, and above all from the necessity of making solemn promises for trifling sums, and then breaking them again, was to him like a load taken off of his back when he was weary, and could stand under it no longer; it was a terror to him he said to be continually Lying, breaking faith with all mankind, and making promises which he could not perform.

This necessarily brings me to observe here, and it is a little for the ease of the tradesman's mind in such severe cases, that there is a distinction to be made in this case between wilful premeditated lying, and the necessity men may be driven to by their disappointments, and other accidents of their circumstances, to break such promises, as they had made with an honest intention of performing them.

He that breaks a promise, however solemnly made, may be an honest man; but he that makes a promise with a design to break it, or with no resolution of performing it, cannot be so: nay, to carry it farther, he that makes a promise, and does not do his endeavour to perform it, or to put himself into a condition to perform it, cannot be an honest man: a promise once made supposes the person willing to perform it, if it were in his power, and has a binding influence upon the person who made it, so far as his power extends, or that he can within the reach of any reasonable ability perform the conditions; but if it is not in his power to perform it,

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as in this affair of payment of money is often the caſe, the man cannot be condemn'd as diſhoneſt, unleſs it can be made appear, either,

1. THAT when he made the promiſe, he knew he ſhould not be able to perform it; or,

2. THAT he reſolv'd when he made the promiſe not to perform it, tho' he ſhould be in a condition to do it; and in both theſe caſes the morality of promiſing cannot be juſtified, any more than the immorality of not performing it.

BUT on the other hand the perſon promiſing, honeſtly intending when he made the appointment to perform it if poſſible, and endeavouring faithfully to be able, but being rendred unable by the diſappointment of thoſe on whoſe promiſes he depended for the performance of his own; I cannot ſay, that ſuch a tradeſman can be charg'd with Lying, or with any immorality in promiſing, for the breach was not properly his own, but the peoples on whom he depended; and this is juſtified from what I ſaid before, *viz.* that every promiſe of that kind ſuppoſes the poſſibility of ſuch a diſappointment, even in the very nature of its making; for if the man was not under a moral incapacity of payment, he would not promiſe at all, but pay at the time he promiſed: His promiſing then implies, that he has only ſomething future to depend upon, to capacitate him for the payment; that is to ſay, the appointments of payment by other tradeſ-

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men, who owe him (*that promises*) the money, or the daily supply from the ordinary course of his trade, suppose him a retailer in a shop, and the like; all which circumstances are subject to contingencies and disappointments, and are known to be so by the person to whom the promise is made; and it is with all those contingencies and possibilities of disappointment, that he takes or accepts the tradesman's promise, and forbears him, in hopes that he will be able to perform; knowing that unless he receives money as above, he cannot.

I must however acknowledge, that it is a very mortifying thing to a tradesman, whether we suppose him to be one that values his credit in trade, or his principle as to honest dealing, to be obliged to break his word; and therefore where men are not too much under the hatches to the creditor, and they can possibly avoid it, a tradesman should not make his promises of payment so positive, but rather conditional, and thereby avoid both the immorality and the discredit of breaking his word; nor will any tradesman, I hope, harden himself in a careless forwardness to promise, without endeavouring or intending to perform, from any thing said in this letter; for be the excuse for it as good as it will, as to the point of strict honesty, he can have but small regard to his own peace of mind, or to his own credit in trade, who will not avoid it as much as possible.

I am, &c.

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LETTER XVIII.

Of the cuſtomary Frauds of Trade, which honeſt Men allow themſelves to practiſe, and pretend to juſtify.

SIR,

AS there are trading lies which honeſt men tell, ſo there are frauds in trade, which tradeſmen daily practiſe, and which notwithſtanding they think are conſiſtent with their being honeſt men.

IT is certainly true, that few things in nature are ſimply unlawful and diſhoneſt, but that all crime is made ſo by the addition and concurrence of circumſtances; and of theſe I am now to ſpeak; and the firſt I take notice of, is that of taking and repaſſing, or putting off counterfeit or falſe money.

IT muſt be confeſs'd, that calling in the old money in the time of the late King *William* was an act particularly glorious to that reign, and in nothing more than this, that it deliver'd trade from a terrible load, and tradeſmen from a vaſt accumulated weight of daily crime: there was ſcarce a ſhopkeeper that had not a conſiderable quantity or bag full of falſe and unpaſſable money; not an apprentice that kept his maſter's caſh,

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caſh, but had an annual loſs, which they ſometimes were unable to ſupport, and ſometimes their parents and friends were call'd upon for the deficiency.

THE conſequence was, that every raw youth or unskilful body, that was ſent to receive money, was put upon by the cunning tradeſmen, and all the bad money they had was tendred in payment among the good, that by ignorance or overſight ſome might poſſibly be made to paſs; and as theſe took it, ſo they were not wanting again in all the artifice and ſlight of hand they were maſters of, to put it off again; ſo that in ſhort, people were made Bites and Cheats to one another in all their buſineſs; and if you went but to buy a pair of gloves, or ſtockings, or any trifle, at a ſhop, you went with bad money in one hand, and good money in the other, profering firſt the bad coin to get it off if poſſible, and then the good to make up the deficiency, if the other was rejected.

THUS people were daily upon the catch to cheat and ſurpriſe one another, if they could; and in ſhort, paid no good money for any thing, if they could help it: And how did we triumph, if meeting with ſome poor raw ſervant, or ignorant woman, behind a counter, we got off a counterfeit half crown, or a braſs ſhilling, and brought away their goods (which were worth the ſaid half crown or ſhilling, if it had been good) for a half crown that was perhaps not worth ſixpence; or for a ſhilling not worth a penny; as if this was not all one with picking the ſhop-keeper's pocket, or robbing his houſe?

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THE excuſe ordinarily given for this practice was this, *viz.* that it came to us for good; we took it, and it only went as it came, we did not make it, and the like; as if becauſe we had been baſely cheated by *A.* we were to be allow'd to cheat *B*; or that becauſe *C.* had robbed our houſe, that therefore we might go and rob *D.*

AND yet this was conſtantly practiſed at that time over the whole nation, and by ſome of the honeſteſt tradeſmen among us, if not by all of them.

WHEN the old money was, as I have ſaid, called in, this cheating trade was put to an end, and the morals of the nation in ſome meaſure reſtored; for in ſhort, before that, it was almoſt impoſſible for a tradeſman to be an honeſt man; but now we begin to fall into it again, and we ſee the current coin of the kingdom ſtrangely crowded with counterfeit money again, both gold and ſilver, and eſpecially we have found a great deal of counterfeit foreign money, as particularly *Portugal* and *Spaniſh* gold, ſuch as *Moydores* and *Spaniſh Piſtoles*, which when we have the misfortune to be put upon with them, the fraud runs high, and dips deep into our pockets, the firſt being twenty ſeven ſhillings, and the latter ſeventeen ſhillings; it is true, the latter being payable only by weight, we are not often troubled with them; but the former going all by tale, great quantities of them have been put off among us. I find alſo there is a great encreaſe of late of counterfeit money of our own coin, eſpecially of ſhillings, and the quantity

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quantity encreasing, so that in a few years more, if the wicked artists are not detected, the grievance may be in proportion as great as it was formerly, and perhaps harder to be redress'd, because the coin is not likely to be any more called in, as the old smooth money was.

What then must be done? and how must we prevent the mischief to conscience and principle which lay so heavy upon the whole nation before? The question is short, and the answer would be as short and to the purpose, if people would but submit to the little loss that would fall upon them at first, by which they would lessen the weight of it as they go on, and it would never encrease to such a formidable height as it was at before, nor would it fall so much upon the poor as it did then.

First, I must lay it down as a stated rule or maxim in the moral part of the question, *viz.* That to put off counterfeit base money for good money, knowing it to be counterfeit, is dishonest and knavish.

Nor will it take off from the crime of it, or lessen the dishonesty, to say, *I took it for good and current money*, and it goes as it comes; for as before my having been cheated does not authorise me to cheat any other person, so neither was it a just or honest thing in that person who put the bad money upon me, if they knew it to be bad; and if it was not honest in them, how can it be so in me? If then it came by knavery, it should not go by knavery; that would be indeed to say it goes as it comes, in a literal sense; that is to say, it came by injus-

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tice, and I ſhall make it go ſo: but that will not do in matters of right and wrong.

THE laws of our country alſo are directly againſt the practice; the law condemns the coin as illegal; that is to ſay, it is not current money; or, as the lawyers ſtile it, it is not lawful money of *England*. Now every bargain or agreement in trade, is in the common and juſt acceptation, and the language of trade, made for ſuch a price or rate, in the current money of *England*; and tho' you may not expreſs it in words at length, 'tis ſo underſtood, as much as if it was ſet down in writing: if I cheapen any thing at a ſhop, ſuppoſe it the leaſt toy or trifle, I ask them, What muſt you have for it? The ſhop-keeper anſwers, *So much*; ſuppoſe it were a ſhilling, what is the *Engliſh* but this, *One ſhilling of lawful money of England?* and I agree to give that ſhilling, but inſtead of it give them a counterfeit piece of lead or tin, waſh'd over, to make it look like a ſhilling; Do I pay them what I bargain'd for? Do I give them one ſhilling of lawful money of *England?* Do I not put a cheat upon them, and act againſt juſtice and mutual agreement?

To ſay I took this for the lawful money of *England*, will not add at all, except it be to the fraud; for my being deceiv'd does not at all make it be lawful money: ſo that in a word, there can be nothing in that part but encreaſing the criminal part, and adding one knave more to the number of knaves which the nation was encumbred with before.

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THE caſe to me is very clear, namely, that neither by law, juſtice or conſcience, can the tradeſman put off his bad money after he has taken it, if he once knows it to be falſe and counterfeit money; That it is againſt law, is evident, becauſe it is not good and lawful money of *England*; it cannot be honeſt, becauſe you do not pay in the coin you agreed for, or perform the bargain you made, or pay in the coin expected of you; and it is not juſt becauſe you do not give a valuable conſideration for the goods you buy, but really take a tradeſman's goods away, and return droſs and dirt to him in the room of it.

THE medium I have to propoſe in the room of this, is, that every man who takes a counterfeit piece of money, and knows it to be ſuch, ſhould immediately deſtroy it; that is to ſay, deſtroy it as money, cut it in pieces, or, as I have ſeen ſome honeſt tradeſmen do, nail it up againſt a poſt, ſo that it ſhould go no farther; it is true, this is ſinking ſo much upon himſelf, and ſupporting the credit of the current coin at his own expence, and he loſes the whole piece, and this tradeſmen are very loth to do; but my anſwer is very clear, that thus they ought to do, and that ſundry publick reaſons, and ſeveral publick benefits would follow to the publick, in ſome of which he might have his ſhare of benefit hereafter; and if he had not, yet he ought to do it.

Firſt, BY doing thus, he puts a ſtop to the fraud; that piece of money is no more made the

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the inſtrument to deceive others, which otherwiſe it might do; and tho' it is true that the loſs is only to the laſt man, that is to ſay, in the ordinary currency of the money; yet the breach upon conſcience and principle is to every owner thro' whoſe hands that piece of money has fraudulently paſs'd, *that is to ſay*, who have paſs'd it away for good, knowing it to be counterfeit; ſo that it is a piece of good ſervice to the publick to take away the occaſion and inſtrument of ſo much knavery and deceit.

Secondly, He prevents a worſe fraud, which is, the buying and ſelling ſuch counterfeit money; this was a very wicked, but open trade in former days, and may in time come to be ſo again: fellows went about the ſtreets, crying *Braſs money, broken or whole*; that is to ſay, they would give good money for bad. It was at firſt pretended, that they were obliged to cut it in pieces, and if you inſiſted upon it, they would cut it in pieces before your face; but they as often got it without that ceremony, and ſo made what wicked ſhifts they could to get it off again, and many times did put it off for current money, after they had bought it for a trifle.

Thirdly, By this fraud perhaps the ſame piece of money might, ſeveral years after, come into your hands again, after you had ſold it for a trifle, and ſo you might loſe by the ſame ſhilling two or three times over; and the like of other people: but if men were obliged to demoliſh

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moliſh all the counterfeit money they take, and let it go no farther, then they would be ſure the fraud could go no farther, nor would the quantity be ever great at a time; for whatever quantity the falſe coiners ſhould at any time make, it would gradually leſſen and ſink away, and not a maſs of falſe and counterfeit coin appear together, as was formerly the caſe, and which loſt the nation a vaſt ſum of money to call in.

It has been the opinion of ſome, that a penalty ſhould be inflicted upon thoſe who offer'd any counterfeit money in payment; but beſides that there is already a ſtatute againſt uttering falſe money, knowing it to be ſuch; if any other or farther law ſhould be made, either to enforce the ſtatute, or to have new penalties added, they would ſtill fall into the ſame difficulties as in the act.

1. That innocent men would ſuffer, ſeeing many tradeſmen may take a piece of counterfeit money in tale with other money, and really and *bona fide* not know it, and ſo may offer it again as innocently as they at firſt took it ignorantly; and to bring ſuch into trouble for every falſe ſhilling which they might offer to pay away without knowing it, would be to make the law be merely vexatious and tormenting to thoſe againſt whom it was not intended, and at the ſame time not to meddle with the ſubtle crafty offender whom it was intended to puniſh, and who is really guilty.

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2. SUCH an act would be difficultly executed, becauſe it would ſtill be difficult to know who did knowingly utter falſe money, and who did not; which is the difficulty indeed in the preſent law: ſo that upon the whole, ſuch a law would no way anſwer the end, nor effectually diſcover the offender; much leſs ſuppreſs the practice. But I am not upon projects and ſchemes, 'tis not the buſineſs of this undertaking.

BUT a general act, obliging all tradeſmen to ſuppreſs counterfeit money, by refuſing to put it off again after they knew it to be counterfeit, and a general conſent of tradeſmen to do ſo; this would be the beſt way to put a ſtop to the practice, the morality of which is ſo juſtly call'd in queſtion, and the ill conſequences of which to trade are ſo very well known: nor will any thing but an univerſal conſent of tradeſmen, in the honeſt ſuppreſſing of counterfeit money, ever bring it to paſs. In the mean time, as to the diſhoneſty of the practice, however popular it is grown at this time, I think it is out of queſtion; it can have nothing but cuſtom to plead for it, which is ſo far from an argument, that I think the plea is criminal in it ſelf, and really adds to its being a grievance, and calls loudly for a ſpeedy redreſs.

ANOTHER trading fraud, which, among many others of the like nature, I think worth ſpeaking of, is the various arts made uſe of by tradeſmen to ſet off their goods to the eye of the ignorant buyer.

I bring this in here, becauſe I really think 'tis ſomething of kin to putting off counterfeit money;

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money; every falſe gloſs put upon our woollen manufactures, by hot-preſſing, folding, dreſſing, tucking, packing, bleeching, *&c.* what are they but waſhing over a braſs ſhilling to make it paſs for ſterling? every falſe light, every artificial ſide-window, skie-light, and trunk-light we ſee made to ſhew the fine Hollands, Lawns, Cambricks, *&c.* to advantage, and to deceive the buyer; what is it but a counterfeit coin to cheat the tradeſman's cuſtomers? an *ignis fatuus* to impoſe upon fools and ignorant people, and make their goods look finer than they are?

But where in trade is there any buſineſs entirely free from theſe frauds? and how ſhall we ſpeak of them, when we ſee them ſo univerſally made uſe of? Either they are honeſt, or they are not; if they *are not*, why do we, *I ſay*, univerſally make uſe of them? if *they are* honeſt, why ſo much art, and ſo much application to manage them, and to make goods appear fairer and finer to the eye than they really are? which in its own nature is evidently a deſign to cheat, and that in it ſelf is criminal, and can be no other.

And yet there is much to be ſaid for ſetting goods out to the beſt advantage too; for in ſome goods, if they are not well dreſs'd, well preſs'd and pack'd, the goods are not really ſhew'd in a true light; many of our woollen manufactures, if brought to market rough and undreſs'd, like a piece of cloth not carried to the fulling or thicking-mill, it does not ſhew it ſelf to a juſt advantage; nay, it does not ſhew what it really is; and therefore ſuch works as

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may be proper for ſo far ſetting it forth to the eye may be neceſſary. For example:

THE cloths, ſtuffs, ſerges, druggets, *&c.* which are brought to market in the Weſt and Northern parts of *England*, and in *Norfolk*, as they are brought without the dreſſing and making up, it may be ſaid of them that they are brought to market unfiniſhed, and they are bought there again by the wholeſale dealers, or cloth-workers, tuckers and merchants, and they carry them to their ware-houſes and work-houſes, and there they go thro' divers operations again, and are finiſhed for the market; nor indeed are they fit to be ſhew'd till they are ſo, the ſtuffs are in the greaſe, the cloth is in the oil, they are rough and foul, and are not dreſs'd, and conſequently not finiſhed; and as our buyers do not underſtand them till they are ſo dreſſed, it is no proper finiſhing the goods to bring them to market before, they are not indeed properly ſaid to be made till that part is done.

THEREFORE I cannot call all thoſe ſetting out of goods to be knaviſh and falſe; but when the goods, like a falſe ſhilling, are to be ſet out with fraud and falſe colours, and made ſmooth and ſhining to delude the eye, there, where they are ſo, it is really a fraud; and tho' in ſome caſes it extremely differs, yet that does not excuſe the reſt by any means.

THE packers and hot-preſſers, tuckers and cloth-workers are very neceſſary people in their trades, and their buſineſs is to ſet goods off to the beſt advantage; but it may be ſaid too, that their true and proper buſineſs is to make the goods

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goods ſhew what really they are, and nothing elſe: it is true, as above, that in the original dreſs, as a piece of cloth or drugget, or ſtuff, comes out of the hand of the maker, it does not ſhew it ſelf as it really is, nor what it ſhould and ought to ſhew; thus far theſe people are properly called finiſhers of the manufactures, and their work is not lawful only, but it is a doing juſtice to the manufacture.

But if by the exuberances of their art they ſet the goods in a falſe light, give them a falſe gloſs, a finer and ſmoother ſurface than really they have; this is like a painted whore, who puts on a falſe colour upon her tawny skin to deceive and delude her cuſtomers, and make her ſeem the beauty which ſhe has no juſt claim to the name of.

So far as art is thus uſed to ſhew theſe goods to be what they really are not, and deceive the buyer, ſo far it is a trading fraud, which is an unjuſtifiable practice in buſineſs, and which, like coining of counterfeit money, is making goods to paſs for what they really are not; and is done for the advantage of the perſon who puts them off, and to the loſs of the buyer, who is cheated and deceived by the fraud.

The making falſe lights, ſkie-lights, trunks, and other contrivances to make goods look to be what they are not, and deceive the eye of the buyer, theſe are all ſo many braſs ſhillings waſh'd over, in order to deceive the perſon who is to take them, and cheat him of his money; and ſo far theſe falſe lights are really criminal, they are cheats in trade, and made to deceive

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deceive the world; to make deformity look like beauty, and to varnish over deficiencies; to make goods which are ordinary in themselves appear fine; to make things which are ill made look well; in a word, they are cheats in themselves, but being legitimated by custom are become a general practice; the honestest tradesmen have them, and make use of them, the buyer knows of it, and suffers himself to be so imposed upon; and in a word, if it be a cheat, as no doubt it is, they tell us that yet it is an universal cheat, and no body trades without it; so custom and usage makes it lawful, and there is little to be said but this, *Si populus vult decipi decipiatur*, if the people will be cheated, let them be cheated, or they shall be cheated.

I come next to the setting out their goods to the buyer by the help of the tongue; and here I must confess our *shop-rhetorick* is a strange kind of speech; it is to be understood in a manner by it self; it is to be taken, not in a latitude only, but in such a latitude as indeed requires as many flourishes to excuse it, as it contains flourishes in it self.

The end of it indeed is corrupt, and it is also made up of a corrupt composition, 'tis composed of a mass of rattling flattery to the buyer, and that fill'd with hypocrisy, compliment, self-praises, falshood, and in short, a complication of wickedness; it is a corrupt means to a vicious end; and I cannot see any thing in it but what a wise man laughs at, a good man abhors, and any man of honesty avoids as much as possible.

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The shop-keeper ought indeed to have a good tongue, but he should not make a common whore of his tongue, and employ it to the wicked purpose of abusing and imposing upon all that come to deal with him: There is a modest liberty, which trading license, like the poetick license, allows to all the tradesmen of every kind; but tradesmen ought no more to Lie behind the counter, than the parsons ought to talk treason in the pulpit.

Let them confine themselves to truth, and say what they will: But it cannot be done; a talking rattling mercer, or draper, or milliner, behind his counter, would be worth nothing if he should confine himself to that mean silly thing call'd *Truth*; they must Lie, it is in support of their business; and some think they cannot live without it: but I deny that part, and recommend it, I mean, to the tradesmen I am speaking of, to consider what a scandal it is upon trade, to pretend to say that a tradesman cannot live without lying; the contrary to which may be made appear in almost every article.

On the other hand, I must do justice to the tradesmen, and must say, that much of it is owing to the buyers; they begin the work, and give the occasion. It was the saying of a very good shop-man once upon this occasion, That their customers would not be pleased without Lying; and why, said he, did *Solomon* reprove the buyer? he said nothing to the shop-keeper; *It is naught, it is naught, says the buyer; but when he goes away, then he boasteth,* Prov. xx. 14. The buyer telling us, adds he, that every

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thing is worse than it is, forces us, in justifying its true value, to tell them it is better than it is.

It must be confess'd, this verbose way of trading is most ridiculous, as well as offensive, both in Buyer and Seller; and as it adds nothing to the goodness or value of the goods, so I am sure it adds nothing to the honesty or good morals of the tradesman, on one side or other; but multiplies trading lies on every side, and brings a just reproach on the integrity of the dealer, whether he be the Buyer or Seller.

It was a kind of a step to the cure of this vice in trade, *for such* it is, that there was an old office erected in the city of *London*, for searching and viewing all the goods which were sold in bulk, and could not be search'd into by the Buyer; this was call'd *Garbling*, and the Garbler having view'd the goods, and caused all damaged or unsound goods to be taken out, set his seal upon the cask or bags which held the rest, and then they were vouch'd to be marketable; so that when the merchant and the shop-keeper met to deal, there was no room for any words about the goodness of the ware, there was the Garbler's seal to vouch that they were marketable and good; and if they were otherwise the Garbler was answerable.

This respected some particular sorts of goods only, and chiefly spices and drugs, and dieStuffs, and the like; it were well if some other method than that of a rattling tongue could be found out, to ascertain the goodness and value of goods between the shop-keeper and the retail

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tail buyer, that such a flux of falshoods and untruths might be avoided, as we see every day made use of to run up and run down every thing that is bought or sold, and that without any effect too; for take it one time with another, all the shop-keepers lying does not make the buyer like the goods at all the better; nor does the buyer's lying make the shop-keeper sell the cheaper.

It would be worth while to consider a little the language that passes between the tradesman and his customer over the counter, and put it into plain home-spun *English*, as the meaning of it really imports; we would not take that usage if it were put into plain words, it would set all the shop-keepers and their customers together by the ears, and we should have fighting and quarrelling, instead of bowing and court'sing in every shop; let us hark a little, and hear how it would sound between them; a Lady comes into a mercer's shop to buy some silks, or to the lace-man's to buy silver laces, or the like, and when she pitches upon a piece which she likes, she begins thus:

Lady. I like that colour and that figure well enough, but I don't like the silk, there's no substance in it.

Mercer. Indeed, Madam, your Ladiship *lies*, 'tis a very substantial silk.

Lady. No, No, you *lie* indeed, Sir, 'tis good for nothing, 'twill do no service.

Mer. Pray, Madam, feel how heavy 'tis; you will find 'tis *a lie*; the very weight of it may satisfy you that *you lie*, indeed, Madam.

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Lady. COME, come, ſhew me a better piece; I am ſure you have better.

Mer. INDEED, Madam, your Ladiſhip *lies*; I may ſhew you more pieces, but I cannot ſhew you a better; there is not a better piece of ſilk of that ſort in *London*, Madam.

Lady. LET me ſee that piece of crimſon there.

Mer. HERE it is, Madam.

Lady. No, that won't do neither; 'tis not a good colour.

Mer. INDEED, Madam, *you lie*; 'tis as fine a colour as can be died.

Lady. O fie! *you lie*, indeed, Sir; why it is not in grain.

Mer. YOUR Ladiſhip *lies*, upon my word, Madam; 'tis in grain, indeed, and as fine as can be dyed.

I might make this dialogue much longer, but here is enough to ſet the mercer and the Lady both in a flame, and to ſet the ſhop in an uproar, if it were but ſpoken out in plain language, as above; and yet what is all the ſhop-dialect leſs or more than this? The meaning is plain; 'tis nothing but *you lie*, and *you lie*; downright *Billingſgate*, wrap'd up in ſilk and ſattin, and deliver'd dreſs'd finely up in better cloaths, than perhaps it might come dreſs'd in between a Carman and a Porter.

How ridiculous is all the tongue-padding flutter between Miſs *Tawdry* the ſemſtreſs, and *Tattle* my Lady's woman at the *Change*-ſhop, when the latter comes to buy any trifle? and how

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how many lies indeed creep into every part of trade, especially of retail trade, from the meanest to the uppermost part of business? till in short 'tis grown so scandalous, that I much wonder the shop-keepers themselves do not leave it off, for the meer shame of its simplicity and uselesness.

But habits once gotten into use are very rarely abated, however ridiculous they are; and the age is come to such a degree of obstinate folly, that nothing is too ridiculous for them, if they please but to make a custom of it.

I am not for making my discourse a satyr upon the shop-keepers, or upon their customers; if I was, I could give a long detail of the arts and tricks made use of behind the counter to wheedle and persuade the Buyer, and manage the selling part among shop-keepers, and how easily and dextrously they draw in their customers; but this is rather work for a ballad and a song; my business is to tell the complete tradesman how to act a wiser part, to talk to his customers like a man of sense and business, and not like a Mountebank and his *Merry-Andrew*; to let him see that there is a way of managing behind a counter, that let the customer be what or how it will, man or woman, impertinent or not impertinent; for sometimes, I must say, the men customers are every jot as impertinent as the women; but I say, let them be what they will, and how they will, let them make as many words as they will, and urge the shop-keeper how they will, he may behave himself so as to avoid all those impertinences, falshoods, foolish

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and wicked excurſions which I complain of, if he pleaſes.

It by no means follows, that becauſe the buyer is fooliſh, the ſeller muſt be ſo too; that becauſe the buyer has a never-ceaſing tongue, the ſeller muſt rattle as faſt as ſhe; that becauſe ſhe tells a hundred lies to run down his goods, he muſt tell another hundred to run them up, and that becauſe ſhe belies the goods one way, he muſt do the ſame the other way.

There is a happy medium in theſe things; the ſhop-keeper, far from being rude to his cuſtomers on one hand, or ſullen and ſilent on the other, may ſpeak handſomly and modeſtly of his goods what they deſerve, and no other, may with truth (and good manners too) ſet forth his goods as they ought to be ſet forth; and neither be wanting to the commodity he ſells, or run out into a ridiculous extravagance of words, which have neither truth of fact or honeſty of deſign in them.

Nor is this middle way of management at all leſs likely to ſucceed, if the cuſtomers have any ſhare of ſenſe in them, or the goods he ſhews any merit to recommend them; and I muſt ſay, I believe this grave middle way of diſcourſing to a cuſtomer, is generally more effectual, and more to the purpoſe, and more to the reputation of the ſhop-keeper, than a ſtorm of words, and a mouthful of common ſhop-language, which makes a noiſe, but has little in it to plead, except to here and there a fool that can no otherwiſe be prevail'd with.

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It would be a terrible satyr upon the Ladies, to say that they will not be pleased or engaged either with good wares, or good pennyworths, with reasonable good language, or good manners, but they must have the addition of long harangues, simple, fawning and flattering language, and a flux of false and foolish words, to set off the goods, and wheedle them in to lay out their money; and that without these they are not to be pleased.

But let the tradesman try the honest part, and stand by that, keeping a stock of fashionable and valuable goods in his shop to shew, and I dare say he will run no venture, nor need he fear customers; if any thing calls for the help of noise, and rattling words, it must be mean and sorry, unfashionable and ordinary goods, together with weak and silly buyers; and let the buyers that chance to read this remember, that whenever they find the shopkeeper begins his noise, and makes his fine speeches, they ought to suppose he (the shopkeeper) *has trash to bring out*, and believes *he has fools to shew it to.*

I am, &c.

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LETTER. XIX.

Of Fine Shops, and Fine Shews.

SIR,

IT is a modern cuſtom, and wholly unknown to our anceſtors, who yet underſtood trade, in proportion to the trade they carried on, as well as we do, to have tradeſmen lay out two thirds of their fortune in fitting up their ſhops.

By fitting up, I do not mean furniſhing their ſhops with wares and goods to ſell; for in that they came up to us in every particular, and perhaps went beyond us too; but in painting and gilding, fine ſhelves, ſhutters, boxes, glaſs-doors, ſaſhes, and the like, in which they tell us now, 'tis a ſmall matter to lay out two or three hundred pounds, nay five hundred pounds to fit up a Paſtry-Cook's, or a Toy-ſhop.

THE firſt inference to be drawn from this muſt neceſſarily be, that this age muſt have more fools than the laſt; for certainly fools only are moſt taken with ſhews and outſides.

IT is true, that a fine ſhew of goods will bring cuſtomers; and it is not a new cuſtom, but a very old one, that a new ſhop very well furniſhed goes a great way to bringing a trade; for the proverb was, and ſtill is, very true, *that*

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every body has a penny for a new ſhop; but that a fine ſhew of ſhelves and glaſs windows ſhould bring cuſtomers, that was never made a rule in trade till now.

And yet even now I ſhould not except ſo much againſt it, if it was not carried on to ſuch an exceſs, as is too much for a middling tradeſman to bear the expence of; in this therefore it is made not a grievance only, but really ſcandalous to trade; for now a young beginner has ſuch a tax upon him before he begins, that he muſt ſink perhaps a third part, nay, a half part of his ſtock, in painting and gilding, wainſcoting and glazing, before he begins to trade, nay, before he can open his ſhop; As they ſay of building a water-mill, two thirds of the expence lies under the water; and when the poor tradeſman comes to furniſh his ſhop, and lay in his ſtock of goods, he finds a great hole made in his caſh to the workmen, and his ſhew of goods, on which the life of his trade depends, is fain to be leſſen'd to make up his ſhew of boards, and glaſs to lay them in.

Nor is this heavy article to be abated upon any account; for if he does not make a good ſhew, he comes abroad like a mean ordinary fellow, and no body of faſhion comes to his ſhop; the cuſtomers are drawn away by the pictures and painted ſhelves, tho' when they come there, they are not half ſo well fill'd, as in other places, with goods fit for a trade; and how indeed ſhould it be otherwiſe? the Joiners and Painters, Glaſiers and Carvers, muſt have all ready money; the Weavers and Merchants may

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give credit, their goods are of so much less moment to the shop-keeper, that they must trust; but the more important shew must be finish'd first, and paid first; and when that has made a deep hole in the tradesman's stock, then the remainder may be spar'd to furnish the shop with goods, and the merchant must trust for the rest.

It will hardly be believ'd in ages to come, when our posterity shall be grown wiser by our loss, and, as I may truly say, at our expence, that a Pastry-Cook's shop, which twenty pounds would effectually furnish at a time, with all needful things for sale; may, except on an extraordinary shew, as on Twelfth-day at night for cakes, or upon some great Feast, twenty pounds can hardly be laid out at one time in goods for sale, yet that fitting up one of these shops should cost upwards of 300*l. Anno Domini*, 1710, let the year be recorded. The fitting up to consist of the following particulars;

1. Sash windows, all of looking-glass plates, 12 inches by 16 inches in measure.

2. All the walls of the shop lin'd up with galley-tiles, and the Back-shop with galley-tiles in pannels, finely painted in forest-work and figures.

3. Two large Peir looking-glasses and one chimney glass in the shop, and one very large Peir-glass seven foot high in the Back-shop.

4. Two large branches of Candlesticks, one in the shop, and one in the back-room.

5. Three great glass lanthorns in the shop, and eight small ones.

6. Twenty

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6. TWENTY five sconces against the wall, with a large pair of silver standing candlesticks in the back room, value 25 *l.*

7. Six fine large silver salvers to serve sweetmeats.

8. TWELVE large high stands of rings, whereof three silver, to place small dishes for tarts, jelleys, *&c.* at a feast.

9. Painting the cieling, and gilding the lanthorns, the sashes, and the carv'd work, 55 *l.*

THESE with some odd things to set forth the shop, and make a shew, besides small plate, and besides china basons and cups, amounted to, as I am well inform'd, above 300 *l.*

ADD to this the more necessary part, which was,

1. BUILDING two ovens, about twenty five pounds,

2. TWENTY pounds in stock for pies, and cheese-cakes, *&c.*

So that in short here was a trade, which might be carried on for about 30 or 40 *l.* stock, requir'd 300 *l.* expence to fit up the shop, and make a shew to invite customers.

I might give something of a like example of extravagance in fitting up a Cutler's shop, *Anglicè* a Toy-man, which are now come up to such a ridiculous expence, as is hardly to be thought of without the utmost contempt; let any one stop at the Temple, or at *Paul's* corner, or in many other places.

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As to the ſhops of the more conſiderable trades, they all bear a proportion of the humour of the times, but do not call for ſo loud a remark; leaving therefore the juſt reflection which ſuch things call for, let me bring it home to the young Tradeſman, to whom I am directing this diſcourſe, and to whom I am deſirous to give ſolid and uſeful hints for his inſtruction; I would recommend it to him to avoid all ſuch needleſs expences, and rather endeavour to furniſh his ſhop with goods, than to paint and gild it over, to make it fine and gay; let it invite cuſtomers rather by the well-fill'd preſſes and ſhelves, and the great choice of rich and faſhionable goods, that one cuſtomer being well ſerv'd may bring another; and let him ſtudy to bring his ſhop into reputation for good choice of wares, and good attendance on his cuſtomers; and this ſhall bring a throng to him much better, and of much better people, than thoſe that go in merely for a gay ſhop.

Let the ſhop be decent and handſome, ſpacious as the place will allow, and let ſomething like the face of a maſter be always to be ſeen in it; and, if poſſible, be always buſy, and doing ſomething in it, that may look like being employ'd; this takes as much with the wiſer obſervers of ſuch things, as any other appearance can do.

I have heard of a young Apothecary, who ſetting up in a part of the Town, where he had not much acquaintance, and fearing much, whether he ſhould get into buſineſs, hir'd a man acquainted with ſuch buſineſs, and made him

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be every morning between five and six, and often late in the evenings, working very hard at the great mortar; pounding and beating, tho' he had nothing to do with it, but beating some very needless thing, that all his neighbours might hear it, and find that he was in full employ, being at work early and late, and that consequently he must be a man of vast business, and have a great practice; and the thing was well laid, and took accordingly; for the neighbours believing he had business, brought business to him; and the reputation of having a trade, made a trade for him.

The observation is just; a shew may bring some people to a shop, but 'tis the fame of business that brings business; and nothing raises the fame of a shop like its being a shop of good trade already; then people go to it, because they think other people go to it, and because they think there is good choice of goods; their gilding and painting may go a little way, but 'tis the having a shop well fill'd with goods, having good choice to sell, and selling reasonable, these are the things that bring a trade, and a trade thus brought will stand by you, and last; for fame of trade brings trade any where.

It is a sign of the barrenness of the peoples fancy, when they are so easily taken with shews and outsides of things: Never was such painting and gilding, such sashings and looking-glasses among the shop-keepers, as there is now; and yet trade flourish'd more in former times by a great deal than it does now, if we may believe the report of very honest and understanding men;

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men; the reason, I think, cannot be to the credit of the present age, nor is it to the discredit of the former; for they carried on their trade with less gaiety, and with less expence than we do now.

My advice to a young tradesman is to keep the safe middle between these extremes; something the times must be humour'd in, because fashion and custom must be follow'd; but let him consider the depth of his stock, and not lay out half his estate upon fitting up his shop, and then leave but the other half to furnish it; 'tis much better to have a Full shop, than a Fine shop; and a hundred pounds in goods will make a much better shew than a hundred pounds worth of painting and carv'd work; 'tis good to make a shew, but not to be All shew.

It is true, that painting and adorning a shop seems to intimate, that the tradesman has a large stock to begin with, or else they suggest he would not make such a shew; hence the young shop-keepers are willing to make a great shew, and beautify, and paint, and gild, and carve, because they would be thought to have a great stock to begin with; but let me tell you, the reputation of having a great stock is ill purchas'd, when half your stock is laid out to make the world believe it; that is, *in short*, reducing yourself to a small stock to have the world believe you have a great one; in which by the way, you do no less than barter the real stock for the imaginary, and give away your stock to keep the name of it only.

I take

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I take this indeed to be a *French* humour, or a spice of it turn'd *English*, and indeed we are famous for this, that when we do mimick the *French*, we generally do it to our hurt, and over-do the *French* themselves.

The *French* nation are eminent for making a fine outside, when perhaps within they want necessaries; and indeed a gay shop and a mean stock is something like the *Frenchman* with his laced ruffles, without a shirt: I cannot but think a well furnish'd shop with a moderate outside is much better to a tradesman, than a fine shop and few goods; I am sure it will be much more to his satisfaction, when he casts up his year's account, for his fine shop will weigh but sorrily in his account of profit and loss; 'tis all a dead article, 'tis sunk out of his first money, before he makes a shilling profit, and may be some years a recovering, as trade may go with him.

It is true that all these notions of mine in trade are founded upon the principle of frugality and good husbandry; and this is a principle so disagreeable to the times, and so contrary to the general practice, that we shall find very few people to whom it is agreeable: But let me tell my young tradesmen, that if they must banish frugality and good husbandry, they must at the same time banish all expectation of growing rich by their trade: It is a maxim in commerce, that money gets money, and they that will not frugally lay up their gain, in order to encrease their gain, must not expect to gain as they might otherwise do; frugality may be out of fashion

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among the gentry, but if it comes to be so among tradesmen, we shall soon see that wealthy tradesmen will be hard to find; for they who will not save, as well as gain must expect to go out of trade as lean as they began.

Some people tell us indeed in many cases, especially in trade, that putting a good face upon things goes as far as the real merit of the things themselves; and that a fine, painted, gilded shop, among the rest, has a great influence upon the people, draws customers, and brings trade; and they run a great length in this discourse by satyrising on the blindness and folly of mankind, and how the world are to be taken in their own way; and seeing they are to be deluded and imposed upon in such an innocent way, they ought to be so far deluded and imposed upon, alluding to the old proverbial saying, *Si populus vult decipi, decipiatur*; that 'tis no fraud, no crime, and can neither be against conscience or prudence; for if they are pleas'd with a shew, why should they not have it? *and the like.*

This way of talking is indeed plausible; and were the fact true, there might be more in it, than I think there is: But I do not grant that the world is thus to be deluded; and that the people do follow this rule in general, I mean, to go always to a fine shop to lay out their money; perhaps in some cases it may be so, where the women, and the weakest of the sex too, are chiefly concern'd; or where the fops and fools of the age resort; and as to those few, they that are willing to be so impos'd upon, let them have it.

But

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BUT I do not ſee, that even this extends any farther than to a few Toy-ſhops, and Paſtry-Cooks; and the cuſtomers of both theſe are not of credit ſufficient, I think, to weigh in this caſe; we may as well argue for the fine habits at a *Puppet-ſhew* and a *Rope-dancing*, becauſe they draw the Mob about them; but I cannot think, after you go but one degree above theſe, the thing is of any weight, much leſs does it bring credit to the tradeſman, whatever it may do to the ſhop.

THE credit of a tradeſman reſpects two ſorts of people, *firſt*, the merchants, or wholeſale men, or *makers*, who ſell him his goods, or the cuſtomers, who come to his ſhop to buy.

The firſt of theſe are ſo far from valuing him upon the gay appearance of his ſhop, that they are often the firſt that take an offence at it, and ſuſpect his credit upon that account; their opinion upon a tradeſman, and his credit with them, is rais'd quite another way, namely, by his current pay, diligent attendance, and honeſt figure; *the gay ſhop* does not help him at all there, but rather the contrary.

As to *the latter*, though ſome cuſtomers may *at firſt* be drawn by the gay appearance and fine gilding and painting of a ſhop, yet it is the well ſorting a ſhop with goods, and the ſelling good pennyworths that will bring trade, eſpecially after the ſhop has been open ſome time; this, and this only, eſtabliſhes the man and the credit of the ſhop.

To conclude; the credit rais'd by the fine ſhew of things is alſo of a differing kind from

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the ſubſtantial reputation of a tradeſman; 'Tis rather the credit of the ſhop, than of the man; and in a word, it is no more or leſs than a net ſpread to catch fools; 'tis a bait to allure and deceive, and the tradeſman generally intends it ſo; He intends that the cuſtomers ſhall pay for the gilding and painting his ſhop, and 'tis the uſe he really makes of it, *viz.* that his ſhop looking like ſomething eminent, he may ſell dearer than his neighbours: who, and what kind of fools can ſo be drawn in, it is eaſy to deſcribe; but ſatyr is none of our buſineſs here.

On the contrary, the cuſtomers, who are the ſubſtanſtial dependence of a tradeſman's ſhop, are ſuch as are gain'd and preſerv'd by good uſage, good pennyworths, good wares, and good choice; and a ſhop that has the reputation of theſe four, like good wine that needs no buſh, needs no painting and gilding, no carv'd works and ornaments; it requires only a diligent maſter and a faithful ſervant, and it will never want a trade.

I am, &c.

LET-

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LETTER XX.

Of the Tradeſman's keeping his Books, and caſting up his Shop.

SIR,

IT was an antient and laudable cuſtom with tradeſmen in *England* always to ballance their accounts of ſtock, and of profit and loſs, at leaſt once every year; and generally it was done at *Chriſtmas*, or New year's tide, when they could always tell whether they went backward or forward, and how their affairs ſtood in the world; and tho' this good cuſtom is very much loſt among tradeſmen at this time, yet there are a great many that do ſo ſtill, and they generally call it, *caſting up ſhop*; to ſpeak the truth, the great occaſion of omitting it has been from the many tradeſmen, who do not care to look into things, and who fearing their affairs are not right, care not to know how they go at all, *good* or *bad*; and when I ſee a tradeſman that does not caſt up once a year, I conclude that tradeſman to be in very bad circumſtances, that at leaſt he fears he is ſo, and by conſequence cares not to enquire.

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As caſting up the ſhop is the way to know every year whether he goes backward, or forward, and is the tradeſman's particular ſatisfaction, ſo he muſt caſt up his books too, or elſe it will be very ominous to the tradeſman's credit.

Now, in order to doing this effectually once a year, 'tis needful the tradeſman ſhould keep his books always in order; his day-book duly poſted, his caſh duly ballanced, and all peoples accounts always fit for a view; he that delights in his trade will delight in his books; and, as I ſaid, that he that will thrive muſt diligently attend his ſhop, or warehouſe, and take up his delight there, ſo, I ſay now, he muſt alſo diligently keep his books, or elſe he will never know whether he thrives, or no.

EXACT keeping his books is one eſſential part of a tradeſman's proſperity; the books are the regiſter of his eſtate, the index of his ſtock; all the tradeſman has in the world muſt be found in theſe three articles, or ſome of them.

Goods in the ſhop;
Money in caſh;
Debts abroad.

THE ſhop will at any time ſhew *the firſt* of theſe upon a ſmall ſtop to caſt it up; the caſh-cheſt and Bill-box will ſhew *the ſecond at demand*; and the Ledger when poſted will ſhew *the laſt*; ſo that a tradeſman can at any time, at a week's notice, caſt up all theſe three; and then examining his accounts, to take the ballance, which is a real trying what he is worth in the world.

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It cannot be ſatisfactory to any tradeſman to let his books go unſettled, and uncaſt up; for then he knows nothing of himſelf, or of his circumſtances in the world; the books can tell him at any time what his condition is, and will ſatisfy him what is the condition of his debts abroad.

In order to his regular keeping his books, ſeveral things might be ſaid very uſeful for the tradeſman to conſider;

I. Every thing done in the whole circumference of his trade muſt be ſet down in a book, except the retail-trade; and this is clear, if the goods are not in bulk, then the money is in caſh, and ſo the ſubſtance will be always found either there, or ſomewhere elſe; for if it is neither in the ſhop, nor in the caſh, nor in the books, it muſt be ſtolen and loſt.

II. As every thing done muſt be ſet down in the Books, ſo it ſhould be done at the very time of it; all goods ſold muſt be entred in the books before they are ſent out of the houſe; goods ſent away and not entred are goods loſt; and he that does not keep an exact account of what goes out and comes in, can never ſwear to his books, or prove his debts, if occaſion calls for it.

I am not going to ſet down rules here for Book-keeping, or to teach the tradeſman how

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to do it, but I am ſhewing the neceſſity and uſefulneſs of doing it at all: That tradeſman, who keeps no books, may depend upon it, he will e're long keep no trade, unleſs he reſolves alſo to give no credit: He that gives no truſt, and takes no truſt, either by wholeſale or by retail, and keeps his caſh all himſelf, may indeed go on without keeping any books at all, and has nothing to do, when he would know his eſtate, but to caſt up his ſhop and his caſh, and ſee how much they amount to, and that is his whole and neat eſtate; for as he owes nothing, ſo no body is in debt to him, and all his eſtate is in his ſhop; but I ſuppoſe, the tradeſman that trades wholly thus, is not yet born, or if there ever was any ſuch, they are all dead.

A Tradeſman's books, like a Chriſtian's conſcience, ſhould always be kept clean and clear; and he that is not careful of both will give but a ſad account of himſelf either to GOD or *Man*. It is true that a great many tradeſmen, and eſpecially ſhop-keepers, underſtand but little of book-keeping, but 'tis as true that they all underſtand ſomething of it, or elſe they will make but poor work of ſhop-keeping.

I knew a tradeſman that could not write, and yet he ſupplied the defect with ſo many ingenious knacks of his own, to ſecure the account of what people ow'd him, and was ſo exact in doing it, and then took ſuch care to have but very ſhort accounts with any body, that he brought up his method to be every way an equivalent to writing; and, as I often told him, with

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with half the ſtudy and application that thoſe things coſt him, he might have learn'd to write, and keep books too: He made notches upon ſticks for all the middling ſums, and ſcor'd with chalk for leſſer things; he had drawers for every particular cuſtomer's name, which his memory ſupplied, for he knew every particular drawer, tho' he had a great many, as well as if their faces had been painted upon them; he had innumerable figures to ſignify what he would have written, if he could; and his ſhelves and boxes always put me in mind of the *Egyptian* Hieroglyphicks, and no body underſtood them, or any thing of them but himſelf.

It was an odd thing to ſee him, when a country-chap. came up to ſettle accounts with him; he would go to a drawer directly, among ſuch a number as was amazing; in that drawer was nothing but little pieces of ſplit ſticks, like laths, with chalk-marks on them, all as unintelligible as the ſigns of the Zodiack are to an old School-miſtreſs that teaches the Horn-book and Primmer, or as *Arabick* or *Greek* is to a Plowman; every ſtick had notches on one ſide for ſingle pounds, on the other ſide for tens of pounds, and ſo higher; and the length and breadth alſo had its ſignification, and the colour too; for they were painted in ſome places with one colour, and in ſome places with another; by which he knew what goods had been deliver'd for the money: and his way of caſting up was very remarkable, for he knew nothing of figures; but he kept ſix ſpoons in a place on purpoſe, near his counter, which he took out

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when he had occaſion to caſt up any ſum, and laying the ſpoons on a row before him, he counted upon them thus:

One, two, three, and another; one odd ſpoon, and t'other.

By this he told up to ſix; if he had any occaſion to tell any farther, he began again, as we do after the number ten in our ordinary numeration; and by this method, and running them up very quick, he would count any number under 36, which was ſix ſpoons of ſix ſpoons, and then by the ſtrength of his head he cou'd number as many more as he pleaſed, multiplying them always by ſix's, but never higher.

I give this inſtance to ſhew how far the application of a man's head might go to ſupply the defect; but principally to ſhew (and it does abundantly ſhew it) what an abſolute neceſſity there is for a tradeſman to be very diligent and exact in keeping his books; and what pains thoſe who underſtand their buſineſs will always take to do it.

This tradeſman was indeed a country ſhopkeeper, but he was ſo conſiderable a dealer, that he became Mayor of the city which he lived in, (for it was a city, and that a conſiderable city too,) and his poſterity have been very conſiderable traders in the ſame city ever ſince, and they ſhew their great grandfather's ſix counting ſpoons and his hieroglyphicks to this day.

After ſome time, the old *tradeſman* bred up two of his ſons to his buſineſs, and the young men

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men having learned to write, brought books into the compting-houſe, things their father had never uſed before; but the old man kept to his old method for all that, and would caſt up a ſum, and make up an account with his ſpoons and his drawers, as ſoon as they could with their pen and ink, if it was not too full of ſmall articles, and that he had always avoided in his buſineſs.

HOWEVER, as I have ſaid above, this evidently ſhews the neceſſity of book-keeping to a tradeſman, and the very nature of the thing evidences alſo that it muſt be done with the greateſt exactneſs. He that does not keep his books exactly, and ſo as that he may depend upon them for charging his debtors, had better keep no books at all, but, like my ſhop-keeper, ſcore and notch every thing; for as books well kept makes buſineſs regular, eaſy and certain, ſo books neglected turn all into confuſion, and leave the tradeſman in a wood, which he can never get out of without damage and loſs; if ever his dealers know that his books are ill kept they play upon him, and impoſe horrid forgeries and falſities upon him; whatever he omits they catch at, and leave it out; whatever they put upon him, he is bound to yield to; ſo that in ſhort, as books well kept are the ſecurity of the tradeſman's eſtate, and the aſcertaining of his debts, ſo books ill kept will aſſiſt every knaviſh cuſtomer or chapman to cheat and deceive him.

SOME men keep a due and exact entry or journal of all they ſell, or perhaps of all they buy

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buy or ſell, but are utterly remiſs in poſting it forward to a Ledger; that is to ſay, to another Book, where every parcel is carried to the debtor's particular account; likewiſe they keep another book, where they enter all the money they receive, but, as above, never keeping any account for the man, there it ſtands in the caſh-book, and both theſe books muſt be ranſack'd over for the particulars, as well of goods ſold, as of the money receiv'd, when this cuſtomer comes to have his account made up; and as the goods are certainly entred when ſold or ſent away, and the money is certainly entred when 'tis receiv'd, this they think is ſufficient, and all the reſt ſuperfluous.

I doubt not ſuch tradeſmen often ſuffer as much by their ſlothfulneſs and neglect of book-keeping, as might, eſpecially if their buſineſs is conſiderable, pay for a Book-keeper; for what is ſuch a man's caſe, when his cuſtomer, ſuppoſe a country-dealer, comes to town, which perhaps he does once a year, (as is the cuſtom of other tradeſmen) and deſires to have his account made up? The *London* tradeſman goes to his books, and firſt he rumages his Day-book back for the whole year, and takes out the foot of all the parcels ſent to his chapman, and they make the debtor ſide of the account; then he takes his caſh-book, if it deſerves that name, and there he takes out all the ſums of money which the chapman has ſent up, or bills which he has receiv'd, and theſe make the creditor ſide of the account; and ſo the ballance is drawn out; and this man thinks himſelf a mighty good ac-

comptant,

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comptant, that he keeps his books exactly; and ſo perhaps he does, as far as he keeps them at all; that is to ſay, he never ſends a parcel away to his cuſtomer, but he enters it down; and never receives a bill from him, but he ſets it down when the money is paid; but now take this man and his chap together, as they are making up this account; The chapman, a ſharp clever tradeſman, tho' a countryman, has his pocket-book with him, and in it a copy of his poſting-book, ſo the countrymen call *a Ledger*, where the *London* tradeſman's accounts are copied out, and when the city tradeſman has drawn out his account he takes it to his Inn and examines it by his little book; and what is the conſequence?

If the city tradeſman has omitted any of the bills which the country tradeſman has ſent him up, he finds it out, and is ſure to put him in mind of it; Sir, ſays he, you had a bill from me upon Mr. *A----- G-----*, at ſuch a time, for 30 *l.* and I have your letter that you receiv'd the money, but you have omitted it in the account; ſo that I am not ſo much in your debt by 30 *l.* as you thought I was.

Say you ſo! ſays the city tradeſman, I cannot think but you muſt be miſtaken.

No, no, *ſays the other*, I am ſure I can't be miſtaken, for I have it in my book; beſides I can go to Mr. *A----- G-----*, whom the bill was drawn upon, and there is to be ſure your own endorſement upon it, and a receipt for the money.

Well,

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WELL, *says the citizen*, I keep my books as exact as any body, I'll look again, and if it be there I shall find it, for I am sure if I had it 'tis in my cash-book.

PRAY do then, says the countryman, for I am sure I sent it you, and I am sure I can produce the bill if there be occasion.

AWAY goes the tradesman to his books, which he pretends he keeps so exact, and examining them over again, he finds the bill for 30 *l.* entred fairly, but in his running the whole year over together, as well he might, he had overlook'd it; whereas if his cash-book had been duly posted every week, as it ought to have been, this bill had been regularly placed to account.

BUT now observe the difference; the bill for 30 *l.* being omitted was no damage to the country tradesman, because he has an account of it in his book of memorandums, and had it regularly posted in his books at home, whatever the other had, and also was able to bring sufficient proof of the payment; so the *London* tradesman's omission was no hurt to him.

BUT the case differs exceedingly in the debtor side of the account; for here the tradesman, who with all his boasts of keeping his books exactly, has yet no Ledger, which being, as I have said, duly posted, should shew every man's account at one view, and being done every week, left it scarce possible to omit any parcel that was once entred in the day book or journal; I say, the tradesman keeping no Ledger, he

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he looks over his day-book for the whole year paſt, to draw up the debtor ſide of his cuſtomer's account, and there being a great many parcels, truly he overlooks one or two of them; or ſuppoſe but one of them, and gives the chapman the account, in which he ſums up his debtor ſide ſo much, ſuppoſe 136*l.* 10*s.* the chapman examining this by his book, as he did the caſh, finds two parcels, one 7*l.* 15*s.* and the other 9*l.* 13. omitted; ſo that by his own book his debtor ſide was 153*l.* 18*s.* but being a cunning ſharp tradeſman, and withal not exceeding honeſt, Well, well, ſays he to himſelf, if Mr. *G*------- ſays 'tis no more than 136*l.* 10*s.* what have I to do to contradict him? 'tis none of my buſineſs to keep his books for him; 'tis time enough for me to reckon for it when he charges me. So he goes back to him the next day, and ſettles accounts with him, pays him the ballance in good bills which he brought up with him for that purpoſe, takes a receipt in full of all accounts and demands to ſuch a day of the month, and the next day comes and looks out another parcel of goods, and ſo begins an account for the next year, like a current chapman, and has the credit of an extraordinary cuſtomer that pays well, and clears his accounts every year; which he had not done had he not ſeen the advantage, and ſo ſtrained himſelf to pay, that he might get a receipt in full of all accounts.

It happens ſome years after that this city tradeſman dies, and his executors finding his accounts difficult to make up, there being no books

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books to be found but a Day-book and a Caſh-book, they get ſome skilful book-keeper to look into them, who immediately ſees that the only way to bring the accounts to a head, is to form a Ledger out of the other two, and poſt every body's account into it from the beginning; for tho' it were a long way back, there is no other remedy.

In doing this they come to this miſtake, among a great many others of the like kind in other chapmens accounts; upon this they write to the chapman, and tell him they find him debtor to the eſtate of the deceaſed in ſuch a ſum of money, and deſire him to make payment.

The country ſhop-keeper huffs them, tells them he always made up accounts with Mr. *G*---- the deceaſed, once a year, as he did with all his other chapmen; and that he took his receipt in full of all accounts and demands, upon paying the ballance to him at ſuch a time; which receipt he has to ſhew; and that he owes him nothing, or but ſuch a ſum, being the account of goods bought ſince.

The Executors finding the miſtake, and how it happened, endeavour to convince him of it; but 'tis all one, he wants no convincing, for he knows at bottom how it is; but being a little of a knave himſelf, or if you pleaſe, *not a little*, he tells them he cannot enter into the accounts ſo far back, Mr. *G*------- always told him he kept his books very exactly, and he truſted to him; and as he has his receipt in full, and it is ſo long ago, he can ſay nothing to it.

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From hence they come to quarrel, and the Executors threaten him with going to law; but he bids them defiance, and insists upon his receipt in full; and besides that, 'tis perhaps six years ago, and so he tells them he will plead the statute of limitations upon them; and then adds, that he does not do it to avoid a just debt, but to avoid being imposed upon, he not understanding books so well as Mr. *G*----- pretended to do, and having ballanced accounts so long ago with him, he stands by the Ballance, and has nothing to say to their mistakes, not he. So that in short, not finding any remedy, they are forc'd to sit down by the loss; And perhaps in the course of twenty years trade, Mr. *G*----- might lose a great many such parcels in the whole; and had much better have kept a Ledger; or if he did not know how to keep a Ledger himself, had better have hired a Book-keeper to have come once a week, or once a month, to have posted his day-book for him.

The like misfortune attends the not ballancing his cash, a thing which such book-keepers as Mr. *G*------ do not think worth their trouble; nor do they understand the benefit of it; the particulars indeed of this article are tedious, and would be too long for a letter, but certainly they that know any thing of the use of keeping an exact cash-book, know that without it, a tradesman can never be thoroughly satisfied either of his own not committing mistakes, or of any people cheating him, I mean servants, or sons, or whoever is the first about him.

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WHAT I call ballancing his caſh-book, is, firſt, the caſting up, daily, or weekly, or monthly, his receipts and payments, and then ſeeing what money is left in hand, or, as the uſual expreſſion of the tradeſman is, what money is in caſh; ſecondly, the examining his money, telling it over, and ſeeing how much he has in his cheſt or bags, and then ſeeing if it agrees with the ballance of his book, that what *is*, and what *ſhould be*, correſpond.

AND here let me give Tradeſmen a caution or two.

1. NEVER ſit down ſatisfied with an error in the caſh; that is to ſay, with a difference between the money really in the caſh, and the ballance in the book; for if they do not agree, there muſt be a miſtake ſomewhere, and while there is a miſtake in the caſh, the tradeſman cannot, at leaſt he ought not, to be eaſy; He that can be eaſy with a miſtake in his caſh, may be eaſy with a gang of Thieves in his houſe; for if his money does not come right, he muſt have paid ſomething that is not ſet down, and that is to be ſuppoſed as bad as if it were loſt; or he muſt have ſomebody about him that can find the way to his money beſides himſelf; that is to ſay, ſomebody that ſhould not come to it; and if ſo, what is the difference between that and having a gang of thieves about him? for every one that takes money out of his caſh without his leave, and without letting him know it, is ſo far a thief to him: and he can never pretend to ballance his caſh, or indeed know any thing of his affairs, that does not know which way his money goes.

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2. A tradeſman endeavouring to ballance his caſh, ſhould no more be ſatisfied if he finds a miſtake in his caſh one way, than another; that is to ſay, if he finds more in caſh than by the ballance of his caſh-book ought to be there, than if he finds leſs, or wanting in caſh: I know many, who when they find it thus, ſit down ſatisfied, and ſay, Well, there is an error, and I don't know where it lies; but come, 'tis an error on the right hand, I have more caſh in hand than I ſhould have, that's all, ſo I am well enough, let it go, I ſhall find it ſome time or other. But the tradeſman ought to conſider, that he is quite in the dark, and as he does not really know where it lies, ſo for ought he knows the error may really be to his loſs very conſiderably; and the caſe is very plain that it is as dangerous to be over, as it would be to be under; he ſhould therefore never give it over till he has found it out, and brought it to rights. *For example:*

If there appears to be more money in the caſh than there is by the ballance in the caſh-book, this muſt follow, *viz.* That ſome parcel of money muſt have been receiv'd, which is not entred in the book; now till the tradeſman knows what ſum of money this is, that is thus not entred, how can he tell but the miſtake may be quite the other way, and the caſh be really wrong to his loſs? *Thus,*

My caſh-book being caſt up for the laſt month, I find by the foot of the leaf there is caſh remaining in hand to ballance 176 *l.* 10 *s.* 6 *d.*

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To ſee if all things are right, I go and tell my money over, and there, to my ſurpriſe, I find 194 *l.* 10 *s.* 6 *d.* in caſh; ſo that I have 18 *l.* there more than I ſhould have: now, far from being pleaſed that I have more money by me than I ſhould have, my enquiry is plain, How comes this to paſs?

PERHAPS I puzzle my head a great while about it, but not being able to find it out, I ſit down eaſy and ſatisfied, and ſay, *Well*, I don't much concern my ſelf about it, 'tis better to be ſo than 18 *l.* miſſing; I cannot tell where it lies, but let it lie where it will, here's the money to make up the miſtake when it appears.

BUT how fooliſh is this? how ill-grounded the ſatisfaction? and how weak am I to argue thus, and pleaſe my ſelf with the deluſion? for ſome months after it appears, perhaps, that whereas there was 38 *l.* entred, receiv'd of Mr. *B------ K------* the figure 3 was miſtaken, and ſet down for a figure of 5, for the ſum receiv'd was 58 *l.* ſo that inſtead of having 18 *l.* more in caſh than there ought to be, I have 40 *s.* wanting in my caſh; which my ſon or my apprentice ſtole from me when they put in the money, and made the miſtake of the figures to puzzle the book, that it might be ſome time before it ſhould be diſcovered.

UPON the whole, take it as a rule, the tradeſman ought to be as unſatisfied when he finds a miſtake to his gain in his caſh, as when he finds it to his loſs; and it is every whit as dangerous, nay, it is the more ſuſpicious, becauſe it ſeems to be laid as a bait for him to

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ſtop his mouth, and to prevent farther enquiries; and 'tis on that account that I leave this caution upon record, that the tradeſman may be duly alarm'd.

THE keeping a caſh-book is one of the niceſt parts of a tradeſman's buſineſs, becauſe there is always the bag and the book to be brought together, and if they do not exactly ſpeak the ſame language, even to a farthing, there muſt be ſome omiſſion; and how big or how little that omiſſion may be, who knows? or how ſhall it be known, but by caſting and re-caſting up, telling, and telling over and over again the money?

IF there is but twenty ſhillings over in the money, the queſtion is, *How came it there?* It muſt be receiv'd ſome where, and of ſome body, more than is entred; and how can the caſh-keeper, *be he maſter or ſervant*, know but more was received with it, which is not, and ſhould have been, entred, and ſo the loſs may be the other way? It is true, in telling money there may have been a miſtake, and he that received a ſum of money may have received twenty ſhillings too much, or five pounds too much; and ſuch a miſtake I have known to be made in the paying and receiving of money; and a man's caſh has been more perplexed, and his mind more diſtracted about it, than the five pound has been worth, becauſe he could not find it out, till ſome accident has diſcovered it: and the reaſon is, becauſe not knowing which way it could come there, he could not know but ſome

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omiſſion might be made to his loſs another way, as in the caſe above-mentioned.

I knew indeed a *Strong-water man*, who drove a very conſiderable trade, but being an illiterate tradeſman, never ballanced his caſh-book for many years, nor ſcarce poſted his other books, and indeed hardly underſtood how to do it; but knowing his trade was exceeding profitable, and keeping his money all himſelf, he was eaſie, and grew rich apace, in ſpight of the moſt unjuſtifiable, and indeed the moſt intolerable negligence; but leſt this ſhould be pleaded as an exception to my general rule, and to invalidate the argument, give me leave to add, that tho' this man grew rich in ſpight of indolence, and a neglect of his book, yet when he died two things appear'd, which no tradeſmen in his wits would deſire ſhould be ſaid of him.

I. THE ſervants falling out, and maliciouſly accuſing one another, had, as it appeared by the affidavits of ſeveral of them, wronged him of ſeveral conſiderable ſums of money, which they receiv'd, and never brought into the books; and others, of ſums which they brought into the books, but never brought into the caſh; and others, of ſums which they took ready money in the ſhop, and never ſet down, either the goods in the day-book, or the money into the caſh-book; and it was thought, tho' he was ſo rich, as not to feel it, that is, not to his hurt, yet that he loſt three or four hundred pounds a year in

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in that manner, for the two or three laſt years of his life; but his widow and ſon, who came after him, having the diſcovery made to them, took better meaſures afterwards.

II. He never did, or could know what he was worth; for the accounts in his books were never made up, nor when he came to die, could his executors make up any man's account, ſo as to be able to prove the particulars, and make a juſt demand of their debt; but found a prodigious number of ſmall ſums of money paid by the debtors, as by receipts in their books, and on their files, ſome by himſelf, and ſome by his man, which were never brought to account, or brought into caſh; and his man's anſwer being ſtill, that he gave all to the maſter, they could not tell how to charge him by the maſter's account, becauſe ſeveral ſums, which the maſter himſelf receiv'd, were omitted being entred in the ſame manner; ſo that all was confuſion and neglect; and tho' the man died rich, it was in ſpight of that management that would have made any but himſelf have died poor.

Exact book-keeping is to me the effect of a man, whoſe heart is in his buſineſs, and who intends to Thrive; he that cares not whether his books are kept well, or no, is in my opinion one that does not much care whether he thrives, or no; or elſe, being in deſperate circumſtances, knows it, and that he cannot, or does not thrive, and ſo matters not which way it goes.

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It is true, the neglect of the books is private and ſecret, and is ſeldom known to any body but the tradeſman himſelf; at leaſt 'till he comes to break, and be a Bankrupt, and then you frequently hear them exclaim againſt him, upon that very account; *break!* ſays one of the Aſſignees, how ſhould he but break? why he kept no books; you never ſee books kept in ſuch a ſcandalous manner in your life; why, he has not poſted his Caſh-book, for I know not how many months; nor poſted his Day-book and Journal at all, except here and there an account that he perhaps wanted to know the ballance of; and as for ballancing his caſh, I don't ſee any thing of that done, I know not how long; why, this fellow could never tell how he went on, or how things ſtood with him, I wonder he did not break a long time ago.

Now the man's caſe was this; he knew how to keep his books well enough, perhaps, and could write well enough; and if you look into his five or ſix firſt years of trade, you find all his accounts well kept, the Journal duly poſted, the caſh monthly ballanced; but the poor man found after that, that things went wrong, that he went backward, and that all went down hill, and he hated to look into his books: As a profligate never looks into his conſcience, becauſe he can ſee nothing there, but what terrifies and affrights him, makes him uneaſy and melancholy; ſo a ſinking tradeſman cares not to look into his books, becauſe the proſpect there is dark and melancholy; what ſignify the accounts to me? ſays he, I can ſee nothing in the books but

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but debts, that I cannot pay, and debtors, that will never pay me; I can ſee nothing there but how I have truſted my eſtate away like a fool, and how I am to be ruin'd for my eaſineſs, and being a Sot; and this makes him throw them away, and hardly Poſt things enough to make up when folks call to pay; or if he does Poſt ſuch accounts as he has money to receive from, that's all, and the reſt lie at random, 'till, as I ſay, the Aſſignees come to reproach him with his negligence.

WHEREAS in truth, the man underſtood his books well enough, but had no heart to look in them, no courage to ballance them, becauſe of the afflicting proſpect of them.

BUT let me here adviſe tradeſmen to keep a perfect acquaintance with their books, though things are bad and diſcouraging; it keeps them in full knowledge of what they are doing, and how they really ſtand; and it brings them ſometimes to the juſt reflections on their circumſtances which they ought to make; ſo to ſtop in time, as I hinted before, and not let things run too far before they are ſurpriſed, and torn to pieces by violence.

AND at the worſt, even a declining tradeſman ſhould not let his books be neglected; if his creditors find them punctually kept to the laſt, it will be a credit to him, and they would ſee he was a man fit for buſineſs; and I have known when that very thing has recommended a tradeſman ſo much to his creditors, that after the ruin of his fortunes, ſome or other of them have taken him into buſineſs, as into partner-

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ſhips, or into employment, only becauſe they knew him to be qualify'd for buſineſs, and for keeping books in particular.

But if we ſhould admoniſh the tradeſman to an exact and regular care of his books, even in his declining fortunes; much more ſhould it be his care in his beginning, and before any diſaſter has befallen him: I doubt not, that many a tradeſman has miſcarried by the miſtakes and neglect of his book; for the loſſes that men ſuffer on that account are not eaſily ſet down; but I recommend it to a tradeſman to take exact care of his books, as I would to every man to take care of his diet and temperate living, in order to their health; for tho' according to ſome we cannot by all our care and caution lengthen out life, but that every one muſt and ſhall live their appointed time; yet by temperance and regular conduct we may make that life more comfortable, more agreeable, and pleaſant, by its being more healthy and hearty; ſo tho' the exacteſt book-keeping cannot be ſaid to make a tradeſman Thrive, or that he ſhall ſtand the longer in his buſineſs, becauſe his profit and loſs does not depend upon his books, or the goodneſs of his debts depend upon the debtors accounts being well poſted; yet this muſt be ſaid, that the well keeping of his books may be the occaſion of his trade being carried on with the more eaſe and pleaſure, and the more ſatisfaction, by having numberleſs quarrels, and contentions, and law-ſuits, which are the plagues of a tradeſman's life, prevented and avoided; which on the contrary often torment a tradeſman, and

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make his whole business be uneasy to him for want of being able to make a regular proof of things by his books.

A tradesman without his books, in case of a law-suit for a debt, is like a married woman without her certificate: How many times has a woman been cast, and her cause not only lost, but her reputation and character expos'd, for want of being able to prove her marriage, tho' she has been really and honestly married, and has merited a good character all her days? and so in trade, many a debt has been lost, many an account been perplexed by the debtor, many a sum of money been recovered, and actually paid over again, especially after the tradesman has been dead, for want of his keeping his books carefully, and exactly when he was alive; by which negligence, if he has not been ruin'd when he was living, his widow and children have been ruin'd after his decease; tho' he, had justice been done, he had left them in good circumstances, and with sufficient to support them.

And this brings me to another principal reason, why a tradesman should not only keep books, but be very regular and exact in keeping them in order; that is to say, duly posted, and all his affairs exactly and duly enter'd in his books; and this is, that if he should be surprised by sudden or unexpected sickness, or death, as many are, and as all may be, his accounts may not be left intricate and unsettled, and his affairs thereby be perplexed.

Next to being prepar'd for death, with respect to Heaven and his soul, a tradesman should

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be always in a ſtate of preparation for death, with reſpect to his books; it is in vain that he calls for a Scrivener or Lawyer, and makes a will, when he finds a ſudden ſummons ſent him for the grave, and calls his friends about him to divide, and ſettle his eſtate; if his buſineſs is in confuſion below ſtairs, his books out of order, and his accounts unſettled, to what purpoſe does he give his eſtate among his relations, when no body knows where to find it?

As then the miniſter exhorts us to take care of our ſouls, and make our peace with Heaven, while we are in a ſtate of health, and while life has no threat'ning enemies about it, no diſeaſes, no feavers attending; ſo let me ſecond that advice to the tradeſman always to keep his books in ſuch a poſture, that if he ſhould be ſnatch'd away by death, his diſtreſſed widow and fatherleſs family, may know what is left for them, and may know where to look for it: He may depend upon it, that what he owes to any one they will come faſt enough for, and his widow and executrix will be pull'd to pieces for it, if ſhe cannot and does not ſpeedily pay it; why then ſhould he not put her in a condition to have juſtice done her and her children, and to know how and of whom to ſeek for his juſt debts, that ſhe may be able to pay others, and ſecure the remainder for herſelf and her children? I muſt confeſs, a tradeſman not to leave his books in order when he dies, argues him to be either,

1. A very bad Chriſtian, who had few or no thoughts of death upon him, or that con-

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ſider'd nothing of its frequent coming unexpected, and ſudden without warning; or,

2. A very unnatural relation, without the affections of a father, or a husband, or even of a friend; that ſhould rather leave what he had to be ſwallow'd up by ſtrangers, than leave his family and friends in a condition to find, and to recover it.

AGAIN, 'tis the ſame caſe as in matters religious, with reſpect to the doing this in time, and while health and ſtrength remain: For as we ſay very well, and with great reaſon, that the work of eternity ſhould not be left to the laſt moments; that a death-bed is no place, and a ſick languiſhing body no condition, and the laſt breath no time for repentance; ſo I may add, neither are theſe the place, the condition, or the time to make up our accounts; there's no poſting the books on a death-bed, or ballancing the Caſh-book in a high feaver: Can the tradeſman tell you where his effects lie, and to whom he has lent or truſted ſums of money, or large quantities of goods, when he is delirious and light-headed? All theſe things muſt be done in time, and the tradeſman ſhould take care, that his books ſhould always do this for him, and then he has nothing to do but make his will, and diſpoſe of what he has; and for the reſt he refers them to his books, to know where every thing is to be had.

I am, &c.

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LETTER XXI.

Of the Tradeſman letting his Wife be acquainted with his Buſineſs.

SIR,

IT muſt be acknowledg'd, that as this letter ſeems to be written in favour of the women, it alſo ſeems to be an officious, thankleſs benefaction to the wives; for that, as the tradeſmens Ladies now manage, they are above the favour, and put no value upon it; on the contrary, the women, generally ſpeaking, trouble not their heads about it, ſcorn to be ſeen in the compting-houſe, much leſs behind the counter; deſpiſe the knowledge of their husband's buſineſs, and act as if they were aſham'd of being tradeſmens wives, and never intended to be tradeſmens widows.

IF this choſen ignorance of theirs comes ſome time or other to be their loſs, and they find the diſadvantage of it too late, they may read their fault in their puniſhment, and wiſh too late they had acted the humbler part, and not thought it below them to inform themſelves of what it is ſo much their intereſt to know: This pride is indeed the great misfortune of tradeſmens wives; for as they liv'd as if they were above being own'd for the tradeſman's wife, ſo when he

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he dies, they live to be the ſhame of the tradeſman's widow: They knew nothing how he got his eſtate when he was alive, and they know nothing where to find it when he is dead. This drives them into the hands of Lawyers, Attorneys, and Sollicitors, to get in their effects; who, when they have got it, often run away with it, and leave the poor widow in a more diſconſolate and perplex'd condition, than ſhe was in before.

It is true indeed, that this is the womens fault in one reſpect, and too often it is ſo in many, ſince the common ſpirit is, *as I obſerv'd*, ſo much above the tradeſman's condition; but ſince it is not ſo with every body, let me ſtate the caſe a little for the uſe of thoſe who ſtill have their ſenſes about them; and whoſe pride is not got ſo much above their reaſon, as to let them chooſe to be tradeſmens beggars, rather than tradeſmens widows.

When the Tradeſman dies, it is to be expected, that what eſtate or effects he leaves is, generally ſpeaking, diſpers'd about in many hands; his widow, if ſhe is left executrix, has the trouble of getting things together as well as ſhe can; if ſhe is not left executrix, ſhe has not the trouble indeed, but then it is look'd upon that ſhe is diſhonour'd in not having the truſt; when ſhe comes to look into her affairs, ſhe is more or leſs perplex'd and embaraſs'd, as ſhe *has not* or *has* acquainted herſelf, or been made acquainted with her husband's affairs in his life-time.

If ſhe has been one of thoſe gay delicate Ladies, that valuing herſelf upon her being a gentlewoman,

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tlewoman, and that thought it a ſtep below herſelf, when ſhe married this mechanick thing called a tradeſman, and conſequently ſcorn'd to come near his ſhop, or warehouſe, and by conſequence acquainting herſelf with any of his affairs, or ſo much as where his effects lay, which are to be her fortune for the future: *I ſay*, if this has been her caſe, her folly calls for pity now, as her pride did for contempt before; for as ſhe was fooliſh in the firſt, ſhe may be miſerable in the laſt part of it; for now ſhe falls into a ſea of trouble, ſhe has the ſatisfaction of knowing that her husband has died, as the tradeſmen call it, well to paſs, and that ſhe is left well enough; but ſhe has at the ſame time the mortification of knowing nothing how to get it in, or in what hands it lies: The only relief ſhe has is her husband's books, and ſhe is happy in that, but juſt in proportion to the care he took in keeping them; even when ſhe finds the names of debtors, ſhe knows not who they are, or where they dwell, who are good, and who are bad; the only remedy ſhe has here is, if her husband had e'er a ſervant, or apprentice, who was ſo near out of his time as to be acquainted with the cuſtomers, and with the books, then ſhe is forced to be beholden to him to ſettle the accounts for her, and endeavour to get in the debts; in return for which ſhe is forced to give him his time and freedom, and let him into the trade, make him maſter of all the buſineſs in the world, and it may be, at laſt, with all her pride, lets the boy creep to bed to her; and when her friends upbraid her with it, that

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she should marry her 'prentice boy, when it may be she was old enough to be his mother: *Her answer is,* "Why, what could I do? I see I "must have been ruin'd else; I had nothing but "what lay abroad in debts, scatter'd about the "world, and no body but he knew how to get "them in: *What could I do?* If I had not done "it, I must have been a beggar." And so it may be *she is* at last too, if the boy of a husband proves a brute to her, as many do, and as in such unequal matches indeed most such people do.

THUS that pride, which once set her above a kind, diligent, tender husband, and made her scorn to stoop to acquaint her self with his affairs, by which, had she done it, she had been tolerably qualified to get in her debts, dispose of her shop-goods, and bring her estate together; the same pride sinks her into the necessity of cringing to a scoundrel, and taking her servant to be her master.

THIS I mention for the caution of those Ladies who stoop to marry men of business, and yet despise the business they are maintain'd by; that marry the tradesman, but scorn the trade: If Madam thinks fit to stoop to the man, she ought never to think her self above owning his employment; and as she may upon occasion of his death be left to value her self upon it, and to have at least her fortune and her childrens to gather up out of it, she ought not to profess her self so unacquainted with it as not to be able to look into it when necessity obliges her.

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IT is a terrible diſaſter to any woman to be ſo far above her own circumſtances, that ſhe ſhould not qualify her ſelf to make the beſt of things that are left her, or to preſerve her ſelf from being cheated, and being impoſed upon. In former times tradeſmens widows valued themſelves upon the ſhop and trade, or the warehouſe and trade that was left them; and at leaſt, if they did not carry on the trade in their own names, they would keep it up till they put it off to advantage; and often I have known a Widow get from 300 to 500 *l.* for the good-will, as 'tis call'd, of the ſhop and trade, if ſhe did not think fit to carry on the trade; if ſhe did, the caſe turned the other way, namely, that if the Widow did not put off the ſhop, the ſhop would put off the Widow: And I may venture to ſay, that where there is one Widow that keeps on the trade now, after a husband's deceaſe, there were ten, if not twenty, that did it then.

BUT now the Ladies are above it, and diſdain it ſo much, that they chuſe rather to go without the proſpect of a ſecond marriage, in virtue of the trade, than to ſtoop to the mechanick low ſtep of carrying on a trade; and they have their reward, for they do go without it; and whereas they might in former times match infinitely to their advantage by that method, now they throw themſelves away, and the trade too.

BUT this is not the caſe which I particularly aim at in this letter; if the women will act weakly and fooliſhly, and throw away the advantages

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vantages that he puts into their hands, be that to them, and it is their buſineſs to take care of that; but I would have them have the opportunity put into their hands, and that they may make the beſt of it if they pleaſe, if they will not the fault is their own: But to this end, I ſay, I would have every tradeſman make his wife ſo much acquainted with his trade, and ſo much miſtreſs of the managing part of it, that ſhe might be able to carry it on if ſhe pleaſed, in caſe of his death; if ſhe does not pleaſe, that is another caſe; or if ſhe will not acquaint her ſelf with it, that alſo is another caſe, and ſhe muſt let it alone: But he ſhould put it into her power, or give her the offer of it.

FIRST, he ſhould do it for her own ſake, namely, as before, that ſhe may make her advantage of it, either for diſpoſing her ſelf and the ſhop together, *as is ſaid above*, or for the more readily diſpoſing the goods, and getting in the debts, without diſhonouring her ſelf, as I have obſerved, and marrying her 'prentice boy, in order to take care of the effects; that is to ſay, *ruining* her ſelf to prevent her being *ruin'd*.

SECONDLY, He ſhould do it for his childrens ſake, if he has any, that if the wife have any knowledge of the buſineſs, and has a ſon to breed up to it, tho' he be not yet of age to take it up, ſhe may keep the trade for him, and introduce him into it, that ſo he may take the trouble off of her hands, and ſhe may have the ſatisfaction of preſerving the father's trade for the benefit of his ſon, tho' left too young to enter upon it at firſt.

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THUS I have known many a widow that would have thought it otherwiſe below her, has engaged her ſelf in her husband's buſineſs, and carried it on, purely to bring her eldeſt ſon up to it, and has preſerved it for him, and which has been an eſtate to him; whereas otherwiſe it muſt have been loſt, and he would have had the world to ſeek for a new buſineſs.

THIS is a thing which every honeſt affectionate mother would, or at leaſt ſhould, be ſo willing to do for a ſon, that ſhe, I think, who would not, ought not to marry a tradeſman at all; but if ſhe would think her ſelf above ſo important a truſt for her own children, ſhe ſhould likewiſe think her ſelf above having children by a tradeſman, and marry ſomebody whoſe children ſhe would act the mother for.

BUT every widow is not ſo unnatural, and I am willing to ſuppoſe the tradeſman I am writing to, ſhall be better married, and therefore I give over ſpeaking to the woman's ſide, and I will ſuppoſe the tradeſman's wife not to be above her quality, and willing to be made acquainted with her husband's affairs; as well to be helpful to him, if ſhe can, as to be in a condition to be helpful to her ſelf and her family, if ſhe comes to have occaſion: But then the difficulty often lies on the other ſide the queſtion, and the tradeſman cares not to lay open his buſineſs to, or acquaint his wife with it; and many circumſtances of the tradeſman draw him into this ſnare; for I muſt call it a ſnare both to him and to her.

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I. The tradeſman is fooliſhly vain of making his wife a gentlewoman, and forſooth he will have her ſit above in the parlour, and receive viſits, and drink Tea, and entertain her neighbours, or take a coach and go abroad; But as to the buſineſs, ſhe ſhall not ſtoop to touch it, he has Apprentices and journeymen, and there is no need of it.

II. Some trades indeed are not proper for the women to meddle in, or cuſtom has made it ſo, that it would be ridiculous for the women to appear in their ſhops; that is, ſuch as linen and woollen drapers, mercers, bookſellers, goldſmiths, and all ſorts of dealers by commiſſion, and the like; cuſtom, I ſay, has made theſe trades ſo effectually ſhut out the women, that what with cuſtom, and the women's generally thinking it below them, we never, or rarely, ſee any women in thoſe ſhops or warehouſes.

III. Or if the trade is proper, and the wife willing, the husband declines it, and ſhuts her out; and this is the thing I complain of as an injuſtice upon the woman: But our tradeſmen, forſooth, think it an undervaluing to them and to their buſineſs, to have their wives ſeen in their ſhops; that is to ſay, that becauſe other trades do not admit them, therefore they will not have their trades or ſhops thought leſs maſculine or leſs conſiderable than others, and they will not have their wives be ſeen in their ſhops.

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IV. But there are two ſorts of husbands more who decline acquainting their wives with their buſineſs; and thoſe are, (1.) Thoſe who are unkind, haughty and imperious, who will not truſt their wives, becauſe they will not make them uſeful, that they may not value themſelves upon it, and make themſelves as it were equal to their husbands: A weak, fooliſh and abſurd ſuggeſtion! as if the wife were at all exalted by it; which indeed is juſt the contrary, for the woman is rather humbled and made a ſervant by it: Or, (2.) The other ſort are thoſe who are afraid their wives ſhould be let into the knowledge of their buſineſs, leſt they ſhould come into the grand ſecret of all, namely, to know that they are bankrupt, and undone, and worth nothing.

All theſe conſiderations are fooliſh or fraudulent, and in every one of them the husband is in the wrong; nay, they all argue very ſtrongly for the wife's being, in a due degree, let into the knowledge of their buſineſs; but the laſt indeed eſpecially, that ſhe may be put into a poſture to ſave him from ruin, if it be poſſible, or to carry on ſome buſineſs without him, if he is forc'd to fail, and fly; as many have been, when the creditors have encourag'd the wife to carry on a trade for the ſupport of her family and children, when he perhaps may never ſhew his head again.

But let the man's caſe be what it will, I think he can never call it a hard ſhift, to let his wife into an acquaintance with his buſineſs, if ſhe deſires it,

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it, and is fit for it; and eſpecially in caſe of mortality, that ſhe may not be left helpleſs and friendleſs with her children, when her husband is gone, and when perhaps her circumſtances may require it.

I am not for a man ſetting his wife at the head of his buſineſs, and placing himſelf under her, like a journeyman, like a certain China-ſeller, not far from the *Eaſt-India* houſe, who if any cuſtomers came into the ſhop that made a mean ſorry figure, would leave them to her husband to manage and attend them; but if they look'd like Quality, and people of faſhion, would come up to her husband, when he was ſhewing them his goods putting him by with a *Hold your tongue*, Tom, *and let me talk*; I ſay, 'tis not this kind, or part that I would have the tradeſman's wife let into, but ſuch, and ſo much of the trade only as may be proper for her, not ridiculous in the eye of the world; and may make her aſſiſting and helpful, not governing to him, and *which is the main thing I aim at*, ſuch as ſhould qualify her to keep up the buſineſs for her ſelf and children, if her husband ſhould be taken away, and ſhe be left deſtitute in the world, as many are.

Thus much, I think, 'tis hard a wife ſhould not know, and no honeſt tradeſman ought to refuſe it; and above all, 'tis great pity the wives of tradeſmen, who ſo often are reduced to great inconveniencies for want of it, ſhould ſo far withſtand their own felicity, as to refuſe to be thus made acquainted with their buſineſs, by which weak and fooliſh pride they expoſe themſelves,

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ſelves, as I have obſerved, to the misfortune of throwing the buſineſs away, when they may come to want it; and when the keeping it up might be the reſtoring of their family, and providing for their children.

For, not to compliment tradeſmen too much, their wives are not all Ladies, nor are their children all born to be Gentlemen; trade, on the contrary, is ſubject to contingencies; ſome begin poor, and end rich; others, and thoſe very many, begin rich, and end poor: and there are innumerable circumſtances which may attend a tradeſman's family, which may make it abſolutely neceſſary to preſerve the trade for his children, if poſſible; the doing which may keep them from miſery, and raiſe them all in the world; and the want of it, on the other hand, ſinks and ſuppreſſes them. *For example:*

A tradeſman has begun the world about ſix or ſeven years; he has, by his induſtry and good underſtanding in buſineſs, juſt got into a flouriſhing trade, by which he clears five or ſix hundred pounds a year; and if it ſhould pleaſe God to ſpare his life for twenty years or more, he would certainly be a rich man, and get a good eſtate; but on a ſudden, and in the middle of all his proſperity, he is ſnatch'd away by a ſudden fit of ſickneſs, and his widow is left in a deſolate deſpairing condition, having five children, and big with another, but the eldeſt of theſe is not above ſix years old; and tho' he is a boy, yet he is utterly uncapable to be concerned in the buſineſs; ſo the trade which (had his father lived to bring him up in his ſhop or ware-

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houſe)

houſe) would have been an eſtate to him, is like to be loſt, and perhaps go all away to the eldeſt Apprentice, who however wants two years of his time: Now what is to be done for this unhappy family?

Done! ſays the Widow, why I will never let the trade fall ſo, that ſhould be the making of my ſon, and in the mean time be the maintenance of all my children.

WHY what can you do, child, *ſays her Father* or other Friends? you know nothing of it, Mr. ------- did not acquaint you with his buſineſs.

THAT's true, ſays the Widow, he did not, becauſe I was a fool, and did not care to look much into it, and that was my fault; Mr. ----- did not preſs me to it, becauſe he was afraid I might think he intended to put me upon it, but he often uſed to ſay, that if he ſhould drop off before his boys were fit to come into the ſhop, it would be a ſad loſs to them; that the trade would make gentlemen of a couple of them, and it would be great pity it ſhould go away from them.

BUT what does that ſignify now, child, *adds the Father,* you ſee it is ſo; and how can it be helped?

WHY, *ſays the Widow,* I uſed to ask him if he thought I could carry it on for them, if ſuch a thing ſhould happen?

AND what anſwer did he make? *ſays the Father?*

HE ſhook his head, *replied the Widow,* and anſwer'd, Yes, I might if I had good ſervants,

and if I would look a little into it beforehand.

WHY, *says the Father*, he talked as if he had foreseen his end.

I think he did foresee it, *says she*, for he was often talking thus.

AND why did you not take the hint then, *says her Father*, and acquaint your self a little with things, that you might have been prepar'd for such an unhappy circumstance, whatever might happen?

WHY so I did, *says the Widow*, and have done for above two years past; he used to shew me his letters, and his books, and I know where he bought every thing; and I know a little of goods too, when they are good, and when bad, and the prices; also I know all the country-people he dealt with, and have seen most of them, and talk'd with them; Mr. ------- used to bring them up to dinner sometimes, and he would prompt my being acquainted with them, and would sometimes talk of his business with them at table, on purpose that I might hear it; and I know a little how to sell too, for I have stood by him sometimes, and seen the customers and he chaffer with one another.

AND did your husband like that you did so? *says the Father.*

YES, *says she*, he loved to see me do it, and often told me he did so; and told me, that if he was dead, he believed I might carry on the trade as well as he.

BUT he did not believe so, I doubt, *says the Father.*

I do

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I do not know as to that, *ſays ſhe*; but I ſold goods ſeveral times to ſome cuſtomers, when he has been out of the way.

And was he pleaſed with it, *ſays her Father*, when he came home? Did you do it to his mind?

Nay, *ſays ſhe*, I have ſerved a cuſtomer ſometimes when he has been in the warehouſe, and he would go away to his counting-houſe on purpoſe, and ſay, I'll leave you and my wife to make the bargain; and I have pleaſed the cuſtomer and him too.

Well, *ſays the Father*, do you think you could carry on the trade?

I believe I could, if I had but an honeſt fellow of a journeyman for a year or two, to write in the books, and go abroad among cuſtomers.

Well, *ſays the Father*, you have two apprentices; one of them begins to underſtand things very much, and ſeems to be a diligent lad.

He comes forward, indeed, and will be very uſeful, *ſays the Widow*, if he does not grow too forward, upon a ſuppoſition that I ſhall want him too much; but it will be neceſſary to have a man to be above him for a while.

Well, *ſays the Father*, we will ſee to get you ſuch a one.

In ſhort, they got her a man to aſſiſt to keep the books, go to *Exchange*, and do the buſineſs abroad, and the Widow carried on the buſineſs with great application and ſucceſs, till her eldeſt ſon grew up, and was firſt taken into the ſhop as

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as an apprentice to his mother; the eldeſt apprentice ſerv'd her faithfully, and was her journeyman four years after his time was out; then ſhe took him in partner to one fourth part of the trade, and when her ſon came of age, ſhe gave the apprentice one of her daughters, and enlarged his ſhare to a third, gave her own ſon another third, and kept a third for her ſelf, to ſupport the family.

THUS the whole trade was preſerved, and the ſon and ſon-in-law grew rich in it, and the Widow, who grew as skilful in the buſineſs as her husband was before her, advanced the fortunes of all the reſt of her children very conſiderably.

THIS was an example of the husband's making the wife (but a little) acquainted with his buſineſs, and if this had not been the caſe, the trade had been loſt, and the family left juſt to divide what the father left; which, as they were ſeven of them, mother and all, would not have been conſiderable enough to have raiſed them above juſt the degree of having bread to eat, and none to ſpare.

I hardly need give any examples where tradeſmen die, leaving flouriſhing buſineſs, and good trades, but leaving their wives ignorant and deſtitute, neither underſtanding their buſineſs, or knowing how to learn, having been too proud to ſtoop to it when they had husbands, and not courage or heart to do it when they have none; the Town is ſo full of ſuch as theſe, that this book can ſcarce fall into the hands of any readers but who will be able to name them among their own acquaintance.

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THESE indolent lofty Ladies have generally the mortification to see their husband's trades catch'd up by apprentices or journeymen in the shop, or by other shop-keepers in the neighbourhood, and of the same business, that might have enrich'd them, and descended to their children; so see their bread carried away by strangers, and other families flourishing on the spoils of their fortunes.

AND this brings me to speak of those Ladies, who, though they do perhaps, *for want of better offers,* stoop to wed a trade, *as we call it,* and take up with a Mechanick, yet all the while they are the tradesmens wives, they endeavour to preserve the distinction of their fancied character; carry themselves as if they thought they were still above their station, and that tho' they were unhappily yoked with a tradesman, they would still keep up the dignity of their Birth, and be call'd Gentlewomen; and in order to this would behave like such all the way, whatever rank they were levell'd with by the misfortune of their circumstances.

THIS is a very unhappy, and indeed a most unseasonable kind of pride; and, if I might presume to add a word here by way of caution to such Ladies, it should be to consider, before they marry tradesmen, the great disadvantages they lay themselves under, in submitting to be a tradesman's wife, but not putting themselves in a condition to take the benefit, as well as the inconvenience of it; for while they are above the circumstances of the tradesman's wife, they are depriv'd of all the remedy against the miseries

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ries of a tradeſman's widow; and if the man dies, and leaves them little or nothing but the trade to carry on, and maintain them, they being unacquainted with that, *are undone.*

A Lady, that ſtoops to marry a tradeſman, ſhould conſider the uſage of *England* among the Gentry and perſons of diſtinction, where the caſe is thus; if a Lady, who has a title of honour, ſuppoſe it be a Counteſs, or if ſhe were a Ducheſs, it is all one, if, *I ſay*, ſhe ſtoops to marry a private Gentleman, ſhe ceaſes to rank for the future as a Counteſs, or Ducheſs, but muſt be content to be, for the time to come, what her husband can entitle her to, and no other; and excepting the courteſy of the people, calling her my Lady Ducheſs, or the Counteſs, ſhe is no more than plain miſtreſs ------ ſuch a one, meaning the name of her husband, and no other.

THUS if a Baronet's widow marries a tradeſman in *London*, ſhe is no more *my Lady*, but plain Mrs. ----- the Draper's wife, *&c.* The application of the thing is thus; if the Lady thinks fit to marry a mechanick, ſay a Glover, or a Cutler, or whatever it is, ſhe ſhould remember ſhe is a Glover's wife from that time, and no more; and to keep up her dignity, when fortune has levell'd her circumſtances, is but a piece of unſeaſonable pageantry, and will do her no ſervice at all: The thing ſhe is to enquire is, what ſhe muſt do if Mr. ------ the Glover, or Cutler, ſhould die? whether ſhe can carry on the trade afterward, or whether ſhe can live without it? If ſhe finds ſhe cannot live without

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out it, 'tis her prudence to consider in time, and so to acquaint herself with the trade, that she may be able to do it when she comes to it.

I do confess, there is nothing more ridiculous than the double pride of the Ladies of this age, with respect to marrying what they call below their birth; some Ladies of good families, tho' but of mean fortune, are so stiff upon the point of honour, that they refuse to marry tradesmen; nay, even merchants, tho' vastly above them in wealth and fortune, only because they are tradesmen, or, as they are pleas'd to call them, tho' improperly, *Mechanicks*; and tho' perhaps they have not above 500 *l.* or 1000 *l.* to their portion, scorn the man for his rank, who does but turn round, and has his choice of wives, perhaps, with 2, or 3, or 4000 *l.* before their faces.

The Gentlemen of quality, we see, act upon quite another foot, and, I may say, with much more judgment, seeing nothing is more frequent than when any noble family are loaded with titles and honour rather than fortune, they come down into the city, and choose wives among the merchants and tradesmens daughters to raise their families; and I am mistaken, if at this time we have not several Duchesses, Countesses, and Ladies of rank, who are the daughters of citizens and tradesmen, as the Duchess of *B——d*, of *A——e*, of *Wh——n*, and others; the Countess of *Ex——r*, of *Onslow*, and many more too many to name; where it is thought no dishonour at all for those persons to have match'd into rich families, tho' not ennobled;

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and we have seen many trading families lay the foundation of nobility by their wealth and opulence; as Mr. *Child* for example, afterwards Sir *Josiah Child*, whose posterity by his two daughters are now Dukes of *Beaufort* and of *Bedford*, and his Grandson Lord Viscount *Castlemain*, and yet he himself began a mean tradesman, and in circumstances very mean.

But this stiffness of the Ladies, in refusing to marry tradesmen, though it is weak in itself, is not near so weak as the folly of those who first do stoop to marry thus, and yet think to maintain the dignity of their birth, in spight of the meanness of their fortune; and so carrying themselves above that station, in which Providence has placed them, disable themselves from receiving the benefit which their condition offers them, upon any subsequent changes of their life.

This extraordinary stiffness, I have known, has brought many a well-bred Gentlewoman to misery and the utmost distress, whereas had they been able to have stooped to the subsequent circumstances of life, which Providence also thought fit to make their lot, they might have lived comfortably and plentifully all their days.

It is certainly every Lady's prudence to bring her spirit down to her condition; and if she thinks fit, or it is any how her lot to marry a tradesman, which many Ladies of good families have found it for their advantage to do; I say, if it be her lot, she should take care she does not make that a curse to her, which would be her blessing, by despising her own condition, and putting herself into a posture not to enjoy it.

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In all this I am to be understood to mean that unhappy temper, which I find so much among the tradesmens wives at this time, of being above taking any notice of their husbands affairs; as if nothing was before them but a constant settled state of prosperity, and it was impossible for them to tast any other fortune; whereas that very hour they embark with a tradesman they ought to remember, that they are entring a state of life full of accidents and hazards, and that innumerable families in as good circumstances as theirs fall every day into disasters and misfortunes, and that a tradesman's condition is liable to more casualties, than any other life whatever.

How many widows of tradesmen, nay, and wives of broken and ruin'd tradesmen do we daily see recover themselves and their shatter'd families, when the man has been either snatch'd away by death, or demolish'd by misfortunes, and has been forced to fly to the *East* or *West-Indies*, and forsake his family in search of bread?

Women, when once they give themselves leave to stoop to their own circumstances, and think fit to rouze up themselves to their own relief, are not so helpless and shiftless creatures as some would make them appear in the world; and we see whole families in trade frequently recover'd by their industry; but then they are such women as can stoop to it, and can lay aside the particular pride of their first years; and who, without looking back to what they have been, can be content to look into what Providence

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dence has brought them to be, and what they must infallibly be, if they do not vigorously apply to the affairs which offer, and fall into the business which their husbands leave them the introduction to, and do not level their minds to their condition: It may indeed be hard to do this at first, but necessity is a spur to industry, and will make things easy, where they seem difficult; and this necessity will humble the minds of those whom nothing else could make to stoop; and where it does not, 'tis a defect of the understanding, as well as of prudence, and must reflect upon the senses as well as the morals of the person.

I am, &c.

LETTER XXII.

Of the Dignity of Trade in England *more than in other Countries.*

SIR,

IT is said of *England* by way of distinction, and we all value ourselves upon it, that it is a trading country; and King *Charles* II. who was perhaps that Prince of all the Kings that ever reign'd in *England*, that best understood the country and

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and the people that he govern'd, us'd to ſay, *That the Tradeſmen were the only Gentry in* England: His Majeſty ſpoke it merrily, but it had a happy ſignification in it, ſuch as was peculiar to the bright genius of that Prince, who, tho' he was not the beſt governour, was the beſt acquainted with the world, of all the Princes of his age, if not of all the men in it; and tho' it be a digreſſion give me leave, after having quoted the King, to add three ſhort obſervations of my own, in favour of *England*, and of the people and trade of it, and yet without the leaſt partiality to our own country.

I. We are not only a trading country, but the greateſt trading country in the world.

II. Our climate is the moſt agreeable climate in the world to live in.

III. Our *Engliſhmen* are the ſtouteſt and beſt men (I mean what we call men of their hands) in the world.

These are great things to advance in our own favour, and yet to pretend not to be partial too; and therefore I ſhall give my reaſons, which I think ſupport my opinion, and they ſhall be as ſhort as the heads themſelves, that I may not go too much off from my ſubject.

1. We are the greateſt trading country in the world, becauſe we have the greateſt exportation of the growth and product of our

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land, and of the manufacture and labour of our people; and the greateſt importation and conſumption of the growth, product, and manufactures of other countries from abroad, of any nation in the world.

2. OUR climate is the beſt and moſt agreeable, becauſe a man can be more out of doors in *England* than in other countries. This was King *Charles* the ſecond's reaſon for it; and I cannot name it, without doing juſtice to his Majeſty in it.

3. OUR men are the *ſtouteſt* and *beſt*, becauſe ſtrip them naked from the waſt upwards, and give them no weapons at all but their Hands and Heels, and turn them into a room, or ſtage, and lock them in with the like number of other men of any nation, man for man, and they ſhall beat the beſt men you ſhall find in the world.

FROM this digreſſion, which I hope will not be diſagreeable, as it is not very tedious, I come back to my firſt obſervation, that *England* is a trading-country; and two things I offer from that head.

Firſt, OUR tradeſmen are not, as in other countries, the meaneſt of our people.

Secondly, SOME of the greateſt and beſt, and moſt flouriſhing families among not the gentry only, but even the nobility, have been rais'd from trade, owe their beginning, their wealth, and their eſtates to trade; and I may add,

Thirdly,

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Thirdly, THOSE families are not at all aſhamed of their original, and indeed have no occaſion to be aſhamed of it.

IT is true, that in *England* we have a numerous and an illuſtrious Nobility and Gentry; and it is true alſo, that not ſo many of thoſe families have rais'd themſelves by the ſword as in other nations, though we have not been without men of fame in the field too.

BUT *Trade* and *Learning* has been the two chief ſteps, by which our gentlemen have rais'd their relations, and have built their fortunes; and from which they have aſcended up to the prodigious height, both in wealth and number, which we ſee them now riſen to.

As ſo many of our noble and wealthy families are rais'd by, and derive from trade, ſo it is true, and indeed it cannot well be otherwiſe, that many of the younger branches of our gentry, and even of the nobility itſelf, have deſcended again into the ſpring from whence they flow'd, and have become tradeſmen; and thence it is, that, as I ſaid above, our tradeſmen in *England* are not, *as it generally is in other countries*, always of the meaneſt of our people.

INDEED I might have added here, that trade itſelf in *England* is not, as it generally is in other countries, the meaneſt thing the men can turn their hand to; but on the contrary trade is the readieſt way for men to raiſe their fortunes and families; and therefore it is a field for men of figure and of good families to enter upon.

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N. B. By trade we muſt be underſtood to include Navigation, and foreign diſcoveries, becauſe they are generally ſpeaking all promoted and carried on by trade, and even by tradeſmen, as well as merchants; and the tradeſmen are at this time as much concern'd in ſhipping (as Owners) as the merchants, only the latter may be ſaid to be the chief employers of the ſhipping.

HAVING thus done a particular piece of juſtice to ourſelves, in the value we put upon trade and tradeſmen in *England*, it reflects very much upon the underſtandings of thoſe refin'd heads, who *pretend to* depreciate that part of the nation, which is ſo infinitely ſuperiour in number and in wealth to the families who call themſelves gentry, or quality, and ſo infinitely more numerous.

As to the wealth of the nation, that undoubtedly lies chiefly among the trading part of the people; and tho' there are a great many families rais'd within few years, in the late war by great employments, and by great actions abroad, to the honour of the *Engliſh* gentry; yet how many more families among the tradeſmen have been rais'd to immenſe eſtates, even during the ſame time, by the attending circumſtances of the war? ſuch as the cloathing, the paying, the victualling and furniſhing, *&c.* both army and navy? And by whom have the prodigious taxes been paid, the loans ſupplied, and money advanced

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vanced upon all occasions? By whom are the Banks and Companies carried on? And on whom are the Customs and Excises levied? Has not the trade and tradesmen born the burthen of the war? And do they not still pay four millions a year interest for the publick debts? On whom are the funds levied, and by whom the publick credit supported? Is not trade the inexhausted fund of all funds, and upon which all the rest depend?

As is the trade, so in proportion are the tradesmen; and how wealthy are tradesmen in almost all the several parts of *England*, as well as in *London*? How ordinary is it to see a tradesman go off of the stage, even but from mere shop-keeping, with, from ten to forty thousand pounds estate, to divide among his family? when, on the contrary, take the gentry in *England* from one end to the other, except a few here and there, what with excessive high living, which is of late grown so much into a disease, and the other ordinary circumstances of families, we find few families of the lower gentry, that is to say, from six or seven hundred a year downwards, but they are in debt and in necessitous circumstances, and a great many of greater estates also.

On the other hand, let any one who is acquainted with *England*, look but abroad into the several counties, especially near *London*, or within fifty miles of it: How are the antient families worn out by time and family misfortunes, and the estates possess'd by a new race of tradesmen, grown up into families of gentry,

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and eſtabliſh'd by the immenſe wealth, gain'd, as I may ſay, behind the counter; that is, in the ſhop, the warehouſe, and the compting-houſe? How are the ſons of tradeſmen rank'd among the prime of the gentry? How are the daughters of tradeſmen at this time adorn'd with the ducal coronets, and ſeen riding in the coaches of the beſt of our nobility? Nay, many of our trading gentlemen at this time refuſe to be Ennobled, ſcorn being knighted, and content themſelves with being known to be rated among the richeſt Commoners in the nation: And it muſt be acknowledg'd, that whatever they be as to court-breeding, and to manners, they, generally ſpeaking, come behind none of the gentry in knowledge of the world.

At this very day we ſee the ſon of Sir *Thomas Scawen* match'd into the ducal family of *Bedford*, and the ſon of Sir *James Bateman* into the princely houſe of *Marlborough*, both whoſe anceſtors, within the memory of the writers of theſe ſheets, were tradeſmen in *London*; the firſt Sir *William Scawen's* apprentice, and the later's grandfather a *P*------ upon, or near, *London-Bridge*.

How many noble ſeats, ſuperior to the palaces of ſovereign Princes (in ſome countries) do we ſee erected within few miles of this city by tradeſmen, or the ſons of tradeſmen, while the ſeats and caſtles of the antient gentry, like their families, look *worn out*, and fallen into *decay*; witneſs the noble houſe of Sir *John Eyles*, himſelf a Merchant, at *Giddy-hall* near *Rumford*; Sir *Gregory Page* on *Black-heath*, the

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ſon

ſon of a *Brewer*; Sir *Nathanael Mead* near *Weal-green*, his father a *Linen-Draper*, with many others, too long to repeat; and to crown all, the Lord *Caſtlemain*'s at *Wanſtead*, his father Sir *Joſiah Child* originally a Tradeſman.

It was a ſmart, but juſt repartee of a *London* tradeſman, when a gentleman, *who had a good eſtate too*, rudely reproach'd him in company, and bad him hold his tongue, for he was no Gentleman; *No, Sir*, ſays he, *but I can buy a Gentleman*, and therefore I claim a liberty to ſpeak among Gentlemen.

Again, in how ſuperior a port or figure (as we now call it) do our tradeſmen live, to what the middling gentry either do or can ſupport? An ordinary tradeſman now, not in the city only, but in the country, ſhall ſpend more money by the year, than a gentleman of four or five hundred pounds a year can do; and ſhall encreaſe and lay up every year too; whereas the gentleman ſhall at the beſt ſtand ſtock ſtill, juſt where he began, nay, perhaps decline; and as for the lower gentry, from an hundred pounds a year to three hundred, or thereabouts, *though they are often as proud and high in their appearance as the other*; as to them, I ſay, a *Shoemaker* in *London* ſhall keep a better houſe, ſpend more money, cloath his family better, and yet grow rich too: It is evident where the difference lies, *an Eſtate's a pond*, but *a Trade's a ſpring*; The firſt, if it keeps full, and the water wholeſom, by the ordinary ſupplies and dreins from the neighbouring grounds, 'tis well, and 'tis all that is expected; but the other is an inex-

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hausted current, which not only fills the pond, and keeps it full, but is continually running over, and fills all the lower ponds and places about it.

THIS being the case in *England*, and our trade being so vastly great, it is no wonder that the tradesmen in *England* fill the lists of our nobility and gentry; no wonder that the gentlemen of the best families marry tradesmen's daughters, and put their younger sons apprentices to tradesmen; and how often do these younger sons come to buy the elder sons estates, and restore the family, when the elder, and head of the house, proving rakish and extravagant, has wasted his patrimony, and is obliged to make out the blessing of *Israel's* family, where the younger son bought the birth-right, and the elder was doom'd to serve him?

TRADE is so far *here* from being inconsistent with a Gentleman, that *in short* trade in *England* makes Gentlemen, and has peopled this nation with Gentlemen; for after a generation or two the tradesmen's children, or at least their grand-children, come to be as good Gentlemen, Statesmen, Parliament-men, Privy-Counsellors, Judges, Bishops, and Noblemen, as those of the highest birth and the most antient families; and nothing too high for them: Thus the late Earl of *Haversham* was originally a Merchant, the late Secretary *Craggs* was the son of a *Barber*; the present Lord *Castlemain's* father was a Tradesman; the great grandfather of the present Duke of *Bedford* the same, and so of several others: Nor do we find any defect either in the genius or capa-

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capacities of the poſterity of tradeſmen, ariſing from any remains of mechanick blood, which 'tis pretended ſhould influence them; but all the gallantry of ſpirit, greatneſs of ſoul, and all the generous principles, that can be found in any of the antient families, whoſe blood is the moſt untainted, as they call it, with the low mixtures of a mechanick race, are found in theſe; and, as is ſaid before, they generally go beyond them in knowledge of the world, which is the beſt education.

We ſee the tradeſmen of *England*, as they grow wealthy, coming every day to the Herald's office, to ſearch for the Coats of Arms of their anceſtors, in order to paint them upon their coaches, and engrave them upon their plate, embroider them upon their furniture, or carve them upon the pediments of their new houſes; and how often do we ſee them trace the regiſters of their families up to the prime nobility, or the moſt antient gentry of the kingdom?

In this ſearch we find them often qualified to raiſe new families, if they do not deſcend from old; as was ſaid of a certain tradeſman of *London*, that if he could not find the antient race of Gentlemen, from which he came, he would begin a new race, who ſhould be as good Gentlemen as any that went before them: They tell us a ſtory of the old Lord *Craven*, who was afterwards created Earl of *Craven* by King *Charles* II. that being upbraided with his being of an upſtart nobility, by the famous *Aubery*, Earl of *Oxford*, who was himſelf of the very antient family of the *Veres*, Earls of *Oxford*,

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ford, the Lord *Craven* told him, he (*Craven*) would Cap pedigrees with him (*Oxford*) for a wager; the Earl of *Oxford* laugh'd at the challenge, and began, reckoning up his famous anceſtors, who had been Earls of *Oxford* for an hundred years paſt, and Knights for ſome hundreds of years more; but when my Lord *Craven* began, he read over his family thus; I am *William* Lord *Craven*, my father was *Lord* Mayor of *London*, and my grandfather was *the Lord knows who*; wherefore I think my pedigree as good as yours, my Lord, (meaning the Earl of *Oxford*:) The ſtory was merry enough, but is to my purpoſe exactly; for let the grandfather be who he would, his father Sir *William Craven*, who was Lord-Mayor of *London*, was a Wholeſale-*Grocer*, and rais'd the family by trade, and yet no body doubts but that the family of *Craven* is at this day, as truly noble in all the beauties which adorn noble birth and blood, as can be deſir'd of any family, however antient, or antiently noble.

In *Italy*, and eſpecially at *Venice*, we ſee every day the ſons of merchants, and other trades, who grow in wealth and eſtates, and can advance for the ſervice of their country a conſiderable ſum of money, *viz.* 60000 to 100000 dollars, are accepted to honour by the Senate, and tranſlated into the liſt of the nobility; without any regard to the antiquities of their families, or the nobility of blood; and in all ages the beſt Kings and ſovereign Princes have thought fit to reward the extraordinary merit of their ſubjects with titles of honour, and to rank men among

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their nobility, who have deſerv'd it by good and great actions, whether their birth and the antiquity of their families entituled them to it, or not.

THUS in the late wars between *England* and *France*, how was our army full of excellent officers, who went from *the ſhop*, and from behind *the counter*, into the camp, and who diſtinguiſh'd themſelves there by their merit and gallant behaviour? And ſeveral ſuch came to command Regiments, and even to be General Officers, and to gain as much reputation in the ſervice as any; as Colonel *Peirce*, *Wood*, *Richards*, and ſeveral others, that might be nam'd.

ALL this confirms what I have ſaid before, *viz.* that trade in *England* neither is or ought to be levell'd with what it is in other countries; or the Tradeſmen depreciated as they are abroad, and as ſome of our Gentry would pretend to do in *England*; but that as many of our beſt families roſe from trade, ſo many branches of the beſt families in *England*, under the nobility, have ſtoop'd ſo low as to be put apprentices to tradeſmen in *London*, and to ſet up and follow thoſe trades when they have come out of their times, and have thought it no diſhonour to their blood.

To bring this once more home to the Ladies, who are ſo ſcandaliz'd at that mean ſtep, which they call it, of marrying a Tradeſman; it may be told them for their humiliation, that, however they think fit to act, ſometimes thoſe tradeſmen come of better families than their own; and oftentimes, when they have refus'd

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them to their loſs, thoſe very tradeſmen have married Ladies of ſuperior fortune to them, and have rais'd families of their own, who in one generation have been ſuperiour to thoſe nice Ladies both in dignity and eſtate, and have, to their great mortification, been rank'd above them upon all publick occaſions.

THE word *Tradeſman* in *England* does not ſound ſo harſh, as it does in other countries; and to ſay a Gentleman-tradeſman is not ſo much nonſenſe, as ſome people would perſuade us to reckon it; and indeed, as trade is now flouriſhing in *England*, and encreaſing, and the wealth of our tradeſmen is already ſo great; 'tis very probable, a few years will ſhew us ſtill a greater race of trade-bred Gentlemen, than ever *England* yet had.

THE very name of an *Engliſh* tradeſman will and does already obtain in the world; and as our ſoldiers by the late war gain'd the reputation of being ſome of the beſt troops in the world, and our ſeamen are at this day, and very juſtly too, eſteem'd the beſt Sailors in the world; ſo the *Engliſh Tradeſmen* may in a few years be allow'd to rank with the beſt gentlemen in *Europe*; and as the Prophet *Iſaiah* ſaid of the merchants of *Tyre*, that *her traffickers were the Honourable of the earth*, Iſai. xxiii. 8.

IN the mean time, 'tis evident their wealth at this time out-does that of the like rank of any nation in *Europe*; and as their number is prodigious, ſo is their commerce; for the inland commerce of *England* (and 'tis of thoſe *tradeſmen*, or *traffickers*, that I am now ſpeak-

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ing in particular) is certainly the greateſt of its kind of any in the world; nor is it poſſible there ſhould ever be any like it, the conſumption of all ſorts of goods, both of our own manufacture, and of foreign growth, being ſo exceeding great.

If the *Engliſh* nation was to be nearly enquired into, and its preſent opulence and greatneſs duly weigh'd, it would appear, that as the figure it now makes in *Europe* is greater than it ever made before, take it either in King *Edward* the Third's reign, or in Queen *Elizabeth*'s, which were the two chief points of time when the *Engliſh* fame was in its higheſt extent; *I ſay*, if its preſent greatneſs was to be duly weighed, there is no compariſon in its wealth, The number of its people, the value of its lands, the greatneſs of the eſtates of its private inhabitants, and (in conſequence of all this) its real ſtrength is infinitely beyond whatever it was before; and if it were needful, I could fill up this work with a very agreeable and uſeful enquiry into the particulars.

But I content my ſelf with turning it to the caſe in hand, for the truth of fact is not to be diſputed: *I ſay*, I turn it to the caſe in hand *thus*, Whence comes it to be ſo? How is it produced? War has not done it; no, nor ſo much as helped or aſſiſted to it; it is not by any martial exploits; we have made no conqueſts abroad, added no new kingdoms to the *Britiſh* empire, reduced no neighbouring nations, or extended the poſſeſſion of our monarchs into the properties of others; we have gain'd nothing by war and

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and encroachment; we are Butted and Bounded juſt where we were in Queen *Elizabeth*'s time; the *Dutch*, the *Flemings*, the *French*, are in view of us, juſt as they were then; we have ſubjected no new provinces or people to our government; and with few or no exceptions, we are almoſt for dominion where King *Edward* I. left us; nay, we have loſt all the dominions which our antient Kings for ſome hundreds of years held in *France*; ſuch as the rich and powerful provinces of *Normandy*, *Poictou*, *Gaſcogne*, *Bretaign*, and *Acquitain*; and inſtead of being enrich'd by war and victory, on the contrary we have been torn in pieces by civil wars and rebellions, as well in *Ireland* as in *England*; and that ſeveral times; to the ruin of our richeſt families, and the ſlaughter of our Nobility and Gentry; nay, to the deſtruction even of monarchy it ſelf, and this many years at a time, as in the long bloody wars between the houſes of *Lancaſter* and *York*, the many rebellions of the *Iriſh*, as well in Queen *Elizabeth*'s time, as in King *Charles* the Firſt's time, and the fatal maſſacre, and almoſt extirpation of the *Engliſh* name in that kingdom; and at laſt, the late rebellion in *England*, in which the Monarch fell a ſacrifice to the fury of the people, and Monarchy it ſelf gave way to tyranny and uſurpation, for almoſt twenty years.

THESE things prove abundantly that the riſing greatneſs of the *Britiſh* nation is not owing to war and conqueſts, to enlarging its dominion by the ſword, or ſubjecting the people of other countries to our power; but it is all

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owing to trade, to the encreaſe of our commerce at home, and the extending it abroad.

It is owing to trade, that new diſcoveries have been made in lands unknown, and new ſettlements and plantations made, new colonies placed, and new governments formed in the uninhabited iſlands, and the uncultivated continent of *America*; and thoſe plantings and ſettlements have again enlarged and encreaſed the trade, and thereby the wealth and power of the nation, by whom they were diſcovered and planted: We have not encreaſed our power, or the number of our ſubjects, by ſubduing the nations which poſſeſs'd thoſe countries, and encorporating them into our own; but have entirely planted our colonies, and peopled the countries with our own ſubjects, natives of this iſland; and, excepting the negroes, which we tranſport from *Africa* to *America*, as ſlaves to work in the ſugar and tobacco plantations; all our Colonies, as well in the iſlands as on the continent of *America*, are entirely peopled from *Great Britain* and *Ireland*, and chiefly the former; the natives having either removed farther up into the country, or by their own folly and treachery raiſing war againſt us, been deſtroy'd and cut off.

As trade alone has peopled thoſe countries, ſo trading with them has rais'd them alſo to a prodigy of wealth and Opulence; and we ſee now the ordinary planters at *Jamaica* and *Barbadoes* riſe to immenſe eſtates, riding in their coaches and ſix, eſpecially at *Jamaica*, with twenty or thirty negroes on foot running before

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fore them whenever they pleaſe to appear in publick.

As trade has thus extended our Colonies abroad, ſo it has (except thoſe Colonies) kept our people at home, where they are multiplied to that prodigious degree, and do ſtill continue to multiply in ſuch a manner, that if it goes on ſo, time may come that all the lands in *England* will do little more than ſerve for gardens for them, and to feed their cows; and their corn and cattle be ſupplied from *Scotland* and *Ireland*.

WHAT is the reaſon that we ſee numbers of *French*, and of *Scots*, and of *Germans*, in all the foreign nations in *Europe*; and eſpecially filling up their armies and courts, and that you ſee few or no *Engliſh* there?

WHAT is the reaſon, that when we want to raiſe armies, or to man navies in *England*, we are oblig'd to preſs the ſeamen, and to make laws and empower the juſtices of the peace, and magiſtrates of towns, to force men to go for ſoldiers, and enter into the ſervice, or allure them by giving Bounty-money as an encouragement to men to liſt themſelves? whereas the people of other nations, and even the *Scots* and *Iriſh*, travel abroad (and run into all the neighbour nations) to ſeek ſervice, and to be admitted into their pay.

WHAT is it but trade? the encreaſe of buſineſs at home, and the employment of the poor in the buſineſs and manufactures of this kingdom, by which the poor get ſo good wages, and live ſo well, that they will not liſt for ſoldiers; and

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and have ſo good pay in the merchants ſervice, that they will not ſerve on board the ſhips of war, unleſs they are forced to do it?

What is the reaſon, that in order to ſupply our Colonies and Plantations with people, beſides the encouragement given in thoſe Colonies to all people that will come there to plant and to ſettle, we are obliged to ſend away thither all our petty offenders, and all the criminals that we think fit to ſpare from the Gallows, beſides that we formerly call'd the Kidnapping trade, that is to ſay, the arts made uſe of to wheedle and draw away young vagrant and indigent people, and people of deſperate fortunes, to ſell themſelves, that is, bind themſelves for ſervants, the numbers of which are very great.

It is poverty fills armies, mans navies, and peoples Colonies: In vain the drums beat for ſoldiers, and the King's captains invite ſeamen to ſerve in the armies for 5 *d.* a day, and in the royal navy for 23 *s.* *per* month, in a country where the ordinary Labourer can have 9 *s.* a week for his labour, and the manufacturers earn from 12 to 16 *s.* a week for their work; and while trade gives 30 *s.* *per* month wages to the ſeamen on board merchant ſhips: Men will always ſtay or go, as the pay gives them encouragement; and this is the reaſon why it has been ſo much more difficult to raiſe and recruit armies in *England*, than it has been in *Scotland* and *Ireland*, *France* and *Germany*.

The ſame trade that keeps our people at home, is the cauſe of the well living of the

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people here; for as frugality is not the national virtue of *England*, so the people that get much spend much; and as they work hard, so they live well, eat and drink well, cloath warm, and lodge soft; in a word, the working manufacturing people of *England* eat the fat, and drink the sweet, live better, and fare better, than the working poor of any other nation in *Europe*; they make better wages of their work, and spend more of the money upon their Backs and Bellies, than in any other country: This expence of the Poor, as it causes a prodigious consumption both of the provisions and of the manufactures of our country at home, so two things are undeniably the consequence of that part.

1. THE consumption of provisions encreases the rent and value of the lands, and this raises the Gentlemens estates, and that again encreases the employment of people, and consequently the numbers of them, as well those who are employ'd in the husbandry of land, breeding and feeding of cattle, *&c.* as of servants in the Gentlemens families, who as their estates encrease in value, so they encrease their families and equipages.

2. As the people get greater wages, so they, I mean the same poorer part of the people, clothe better, and furnish better, and this encreases the consumption of the very manufactures they make; then that consumption encreases the quantity made, and this creates what we call *Inland trade*, by which innume-

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innumerable families are employ'd, and the increaſe of the people maintain'd; and by which encreaſe of trade and people the preſent growing proſperity of this nation is produced.

THE whole glory and greatneſs of *England* then being thus rais'd by trade, it muſt be unaccountable folly and ignorance in us to leſſen that one article in our own eſteem, which is the only fountain from whence we all, *take us as a nation*, are raiſed, and by which we are enriched and maintained. The Scripture ſays, ſpeaking of the riches and glory of the city of *Tyre*, which was indeed at that time the great *Port* or *Emporium* of the world for foreign commerce, from whence all the ſilks and fine manufactures of *Perſia* and *India* were exported all over the *Weſtern* world, that *her Merchants* were *Princes*; and in another place, *By thy traffick thou haſt encreaſed thy riches*, Ezek. xxviii. 5. Certain it is, that our traffick has encreaſed our riches; and 'tis alſo certain, that the flouriſhing of our manufactures is the foundation of all our traffick, as well our merchandize as our inland trade.

THE Inland trade of *England* is a thing not eaſily deſcribed; it would, in a word, take up a whole book by it ſelf; it is the foundation of all our wealth and greatneſs; it is the ſupport of all our foreign trade, and of our manufacturing, and, as I have hitherto written, of the tradeſmen who carry it on; I ſhall proceed with a brief diſcourſe of the trade it ſelf.

I am, &c.

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LETTER XXIII.

Of the Inland Trade of England, *its Magnitude, and the great Advantage it is to the Nation in general.*

SIR,

I HAVE in a few words deſcrib'd what I mean by the Inland trade of *England*, in the introduction to this work; It is the circulation of commerce among our ſelves.

I. For the carrying on our manufactures of ſeveral kinds in the ſeveral counties where they are made, and the employing the ſeveral ſorts of people and trades needful for the ſaid manufactures.

II. For the raiſing and vending proviſions of all kinds for the ſupply of the vaſt numbers of people who are employ'd every where by the ſaid manufactures.

III. For the importing and bringing in from abroad all kinds of foreign growth and manufactures which we want.

IV. For

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IV. For the carrying about and diſperſing, as well our own growth and manufactures as the foreign imported growth and manufactures of other nations to the retailer, and by them to the laſt conſumer; which is the utmoſt end of all Trade; and this in every part, to the utmoſt corner of the iſland of *Great Britain* and *Ireland.*

This I call *Inland Trade,* and theſe Circulators of goods, and Retailers of them to the laſt conſumer, are thoſe whom we are to underſtand by the word Tradeſmen, in all the parts of this work; for, (as I obſerved in the beginning) the plowmen and farmers who labour at home, and the merchant who imports our merchandize from abroad, are not at all meant or included; and whatever I have been ſaying, except where they have been mentioned in particular and at length.

This Inland trade is in it ſelf at this time the wonder of all the world of trade, nor is there any thing like it now in the world, much leſs that exceeds it, or perhaps ever will be, except only what it ſelf may grow up to in the ages to come; for, as I have ſaid on all occaſions, it is ſtill growing and encreaſing.

By this prodigy of a trade all the vaſt importation from our own Colonies is circulated, and diſperſt to the remoteſt corner of the Iſland, whereby the conſumption is become ſo great, and by which thoſe Colonies are ſo encreaſed, and are become ſo populous and ſo wealthy as

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I have already obſerved of them: This importation conſiſts chiefly of Sugars and Tobacco; of which the conſumption in *Great Britain* is ſcarcely to be conceived of, beſides the conſumption of Cotton, Indico, Rice, Ginger, Piemento or *Jamaica* Pepper, Cocoa or Chocolate, Rum and Melaſſes; Train-Oil, Salt-Fiſh, Whale-Fin, all ſorts of Furs, abundance of valuable Drugs, Pitch, Tar, Turpentine, Deals, Maſts and Timber, and many other things of ſmaller value; all which, beſides the employing a very great number of ſhips, and *Engliſh* ſeamen, occaſion again a very great exportation of our own manufactures of all ſorts, to thoſe Colonies; which being circulated again for conſumption there, that circulation is to be accounted a branch of home or inland trade, as thoſe Colonies are on all ſuch occaſions eſteemed as a branch or part of our ſelves, and of the *Britiſh* Government in the world.

THIS trade to our *Weſt Indies*, and *American* Colonies, is very conſiderable, as it employs ſo many ſhips and ſailors, and ſo much of the growth of thoſe Colonies is again exported by us to other parts of the world, over and above what is conſumed among us at home; and alſo as all thoſe goods, and a great deal of money in ſpecie, is return'd hither for and in ballance of our own manufactures and merchandizes exported thither; on theſe accounts ſome have inſiſted that more real wealth is brought into *Great Britain* every year from thoſe Colonies, than is brought from the *Spaniſh Weſt Indies* to *Old Spain*, notwithſtanding the extent

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of

of their dominion is above twenty times as much; and notwithſtanding the vaſt quantity of gold and ſilver which they bring from the mines of *Mexico*, and the mountains of *Potoſi*.

WHETHER theſe people ſay true or no, is not my buſineſs to enquire here; tho' if I may give my opinion, I muſt acknowledge that I believe they do; but be it ſo or not, 'tis certain that it is an infinitely extended trade, and daily encreaſing; and much of it, if not all, is and ought to be eſteemed as an Inland trade, becauſe, as above, it is a circulation among our ſelves.

As the manufactures of *England*, particularly thoſe of *Wool*, (Cotton Wool included) and of *Silk*, are the greateſt, and amount to the greateſt value of any ſingle manufacture in *Europe*, ſo they not only employ more people, but thoſe people gain the moſt money, that is to ſay, have the beſt wages for their work, of any people in the world; and yet, which is a peculiar to *England*, the *Engliſh* manufactures are, allowing for their goodneſs, the cheapeſt at market of any in the world too; even *France* itſelf, after all the pains they are at to get our *Wool*, and all the expence they have been at to imitate our manufactures, by getting over our workmen, and giving them even greater wages than they had here, have yet made ſo little proficiency in it, and are ſo far from out-ſelling us in foreign markets, that they ſtill, in ſpight of the ſtricteſt prohibitions, ſend hither, and to *Holland* and *Germany*, for *Engliſh* Broadcloths, Druggets, Duroys, Flannels, Sayes, and ſeveral other ſorts of our goods, to ſupply their own.

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Nor can they cloath themſelves to their ſatisfaction with their own goods; but if any *French* Gentleman of quality comes over hither from *France*, he is ſure to bring no more coats with him than backs, but immediately to make him new cloaths as ſoon as he arrives, and to carry as many new ſuits home with him at his return, as he can get leave to bring aſhore when he comes there; a demonſtration that our manufacture exceeds theirs, after all their boaſts of it, both in goodneſs and in cheapneſs, even by their own confeſſion: but I am not now to enter upon the particular manufactures, but the general trade in the manufacture; this particular being a trade of ſuch a magnitude, it is to be obſerved for our purpoſe, that the greatneſs of it conſiſts of two parts:

1. THE conſumption of it at home, including our own Plantations and Factories.
2. THE exportation of it to foreign parts, excluſive of the ſaid Plantations and Factories.

IT is the firſt of theſe which is the ſubject of my preſent diſcourſe, becauſe the Tradeſmen to whom, and for whoſe inſtruction theſe letters are deſign'd, are the people principally concerned in the making all theſe manufactures, and wholly and ſolely concerned in diſperſing and circulating them for the home conſumption; and this, with ſome additions, as explained above, I call *Inland Trade*.

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THE home-consumption of our own goods, as it is very great, so it has one particular circumstance attending it, which exceedingly encreases it as a trade, and that is, that besides the numbers of people which it employs in the raising the materials, and making the goods themselves as a manufacture; I say, besides all this, there are multitudes of people employ'd, cattle maintain'd, with waggons and carts for the service on shore, barges and boats for carriage in the rivers, and ships and barks for carrying by sea, and all for the circulating these manufactures from one place to another, for the consumption of them among the people.

So that in short, the circulation of the goods is a business not equal indeed, but bearing a very great proportion to the Trade it self.

THIS is owing to another particular circumstance of our manufacture, and perhaps is not so remarkably the case of any other manufacture or country in *Europe*, namely, that tho' all our manufactures are used and called for by almost all the people, and that in every part of the whole *British* dominion; yet they are made and wrought in their several distinct and respective Counties in *Britain*, and some of them at the remotest distance from one another, hardly any two manufactures being made in one place. *For example:*

THE *Broad Cloth* and *Druggets* in *Wilts*, *Glocester*, and *Worcestershire*.
THE *Serges* in *Devon* and *Somersetshire*.
THE *Narrow Cloths* in *Yorkshire* and *Staffordshire*.

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THE *Kerſeys, Cottons, Half-Thicks, Duffields, Plains,* and courſer things, in *Lancaſhire* and *Weſtmoreland.*

The *Shalloons* in the counties of *Northampton, Berks, Oxford, Southampton,* and *York.*

THE *Womens-ſtuffs* in *Norfolk.*

THE *Linſey-Woolſeys, &c.* at *Kidderminſter.*

THE *Dimmeties* and *Cotton-wares* at *Manchester.*

THE *Flannels* at *Salisbury,* and in *Wales.*

THE *Tammeys* at *Coventry,* and the like.

IT is the ſame, in ſome reſpects, with our proviſions, eſpecially for the ſupply of the city of *London,* and alſo of ſeveral other parts; for example,

WHEN I ſpeak of proviſions, I mean ſuch as is not made uſe of in the county where it is made and produc'd; for example,

Butter in firkins in *Suffolk* and *Yorkſhire.*

Cheeſe from *Cheſhire, Wiltſhire, Warwickſhire,* and *Glouceſterſhire.*

Herrings cur'd Red from *Yarmouth* in *Norfolk.*

Coals for fewel from *Northumberland* and *Durham.*

Malt from the counties of *Hertford, Eſſex, Kent, Bucks, Oxford, Berks, &c.*

AND thus of many other things which are the proper produce of one part of the country only, but are from thence diſpers'd for the ordinary uſe of the people into many, or perhaps into

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into all the other counties of *England*, to the infinite advantage of our inland-commerce, and employing a vast number of people and cattle; and consequently those people and cattle encreasing the consumption of provisions and forage, and the improvement of lands; so true it is, and so visible, that trade encreases people, and people encrease trade.

This carriage of goods in *England* from those places is chiefly manag'd by horses and waggons; the number of which is not to be guess'd at, nor is there any rule or art that can be thought of, by which any just calculation can be made of it, and therefore I shall not enter upon any particular of it at this time; it is sufficient to say what I believe to be true, *viz.* that it is equal to the whole trade of some nations, and the rather, because of the great improvement of land, which proceeds from the employing so many thousands of horses, as are furnish'd for this part of business.

In other countries, and indeed in most countries in *Europe*, all their inland-trade, such as it is, is carried on by the convenience of navigation, either by coastings on the sea, or by river-navigation: It is true, our coasting trade is exceeding great, and employs a prodigious number of ships, as well from all the shores of *England* to *London*, as from one Port to another.

But as to our river-navigation, it is not equal to it, tho' in some places it is very great too; but we have but a very few navigable rivers in *England*, compar'd with those of other countries; nor are many of those rivers we have navigable

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navigable to any conſiderable length from the ſea; the moſt conſiderable rivers in *England* for navigation are as follow:

The *Thames.*	The *Ouſe.*
The *Trent.*	The *Humber.*
The *Severn.*	The *Air*, and
The *Wye.*	The *Calder.*

[*Theſe are navigable a conſiderable way, and receive ſeveral other navigable rivers into them; but except theſe there are very few rivers in* England *which are navigable much above the firſt town of note within their mouth.*]

Most of our other greateſt and moſt navigable rivers are navigable but a very little way in; as the Northern *Ouſe* but to *York*, the *Orwell* but to *Ipſwich*, the *Yare* but to *Norwich*; the *Tyne* itſelf but a very little above *Newcaſtle*, not in all above twelve miles; the *Tweed* not at all above *Berwick*; the Great *Avon* but to *Briſtol*; the *Exe* but to *Exceſter*; and the *Dee* but to *Cheſter*; in a word, our river-navigation is not to be nam'd for carriage, with the vaſt bulk of carriage by pack-horſes and by waggons; nor muſt the carriage by Pedlars on their backs be omitted.

This carriage is the medium of our inland trade, and, as I ſaid, is a branch of the trade itſelf: This great carriage is occaſion'd by the ſituation of our produce and manufactures; for example,

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The

THE *Taunton* and *Exceſter* Serges, Perpetuana's, and Dueroys come chiefly by land.

THE Clothing, ſuch as the Broad-Cloth and Druggets from *Wilts*, *Glouceſter*, *Worceſter*, and *Shropſhire*, comes all by land-carriage to *London*, and goes down again by land-carriages to all parts of *England*.

THE *Yorkſhire* Clothing trade, the *Mancheſter* and *Coventry* trades, all by land, not to *London* only, but to all parts of *England*, by Horſe-packs, the *Mancheſter* men being, ſaving their wealth, a kind of *Pedlars*, who carry their goods themſelves to the country ſhop-keepers every where, as do now the *Yorkſhire* and *Coventry* manufacturers alſo.

Now in all theſe manufactures, however remote from one another, every town in *England* uſes ſomething, not only of one, or other, but of all the reſt; every ſort of goods is wanted every where; and where they make one ſort of goods, and ſell them all over *England*, they at the ſame time want other goods from almoſt every other part; for example,

Norwich makes chiefly Woollen Stuffs and Camblets, and theſe are ſold all over *England*; but then *Norwich* buys Broad-cloth from *Wilts* and *Worceſterſhire*, Serges and Sagathies from *Devon* and *Somerſetſhire*, Narrow Cloth from *Yorkſhire*, Flannel from *Wales*, Coals from *Newcaſtle*, and the like; and ſo it is, *mutatis mutandis*, of moſt of the other parts.

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THE circulating of these goods, in this manner, is the life of our inland-trade, and encreases the numbers of our people, by keeping them employ'd at home, and indeed of late they are prodigiously multiplied; and they again encrease our trade, as shall be mentioned in its place.

As the demand for all sorts of *English* goods is thus great, and they are thus extended in every part of the island, so the tradesmen are dispersed and spread over every part also; *that is to say;* in every town, great or little, we find shop-keepers wholesale or retale, who are concern'd in this circulation, and hand forward the goods to the last Consumer: From *London* the goods go chiefly to the great Towns, and from those again to the smaller markets, and from those to the meanest villages; so that all the manufactures of *England*, and most of them also of foreign countries, are to be found in the meanest village, and in the remotest corner of the whole island of *Britain*, and are to be bought, as it were, at every body's door.

THIS shews not the extent of our manufactures only, but the usefulness of them, and how they are so necessary to mankind, that our own people cannot be without them, and every sort of them, and cannot make one thing serve for another; but as they sell their own, so they buy from others, and *every body* here trades with *every body*; this it is that gives the whole manufacture so universal a circulation, and makes it so immensely great in *England*: What it is abroad is not so much to our present purpose.

2. AGAIN,

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AGAIN, the magnitude of the city of *London* adds very conſiderably to the greatneſs of the inland-trade; for as this city is the center of our trade, ſo all the manufactures are brought hither, and from hence circulated again to all the country, as they are particularly called for; but that is not all; the magnitude of the city influences the whole nation alſo in the article of proviſions, and ſomething is rais'd in every county in *England*, however remote, for the ſupply of *London*; nay, all the beſt of every produce is brought hither; ſo that all the people, and all the lands in *England*, ſeem to be at work for, or employ'd by, or on the account of this over-grown city.

THIS makes the trade encreaſe prodigiouſly, even as the city itſelf encreaſes; and we all know the city is very greatly encreaſed within few years paſt: Again, as the whole nation is employ'd to feed and cloath this city, ſo here is the money, by which all the people in the whole nation ſeem to be ſupported and maintain'd.

I have endeavour'd to make ſome calculation of the number of ſhop-keepers in this kingdom, but I find it is not to be done; we may as well count the ſtars; not that they are equal in number neither, but it is as impoſſible, unleſs any one perſon correſponded ſo as to have them numbred in every town, or pariſh, throughout the kingdom; I doubt not they are ſome hundreds of thouſands, but there is no making an eſtimate; the number is in a manner infinite; It is as impoſſible likewiſe to make any gueſs

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at the bulk of their trade, and how much they return yearly; nor, if we could, would it give any foundation for any just calculation of the value of goods in general, because all our goods circulate so much, and go so often thro' so many hands before they come to the consumer: This so often passing every sort of goods thro' so many hands, before it comes into the hands of the last consumer, is that which makes our trade be so immensely great; for example, if there is made in *England* for our home-consumption the value of one hundred thousand pounds worth of any particular goods, *say for example* that it be so many pieces of Serge or Cloth, and if this goes through ten tradesmens hands, before it comes to the last consumer, then there is ten hundred thousand pounds return'd in trade for that one hundred thousand pounds worth of goods; and so of all the sorts of goods we trade in.

AGAIN, as I said above, all our manufactures are so useful to, and depend on one another so much in trade, that the sale of one necessarily causes the demand of the other, in all parts; for example, suppose the pooreſt Country-man wants to be cloathed, or suppose it be a Gentleman wants to cloath one of his servants, whether a footman in a livery, or suppose it be any servant in ordinary apparel, yet he shall in some part employ almost every one of the manufacturing counties of *England*, for making up one ordinary suit of cloaths; for example,

IF his Coat be of Woollen Cloth, he has that from *Yorkshire*. THE

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THE Lining is Shalloon from *Berkſhire.*
THE Waſtcoat is of Callamancoe from *Norwich.*
THE Breeches of a ſtrong Drugget from the *Devizes, Wiltſhire.*
THE Stockings being of Yarn from *Weſtmoreland.*
THE Hat is a Felt from *Leiceſter.*
THE Gloves of Leather from *Somerſetſhire.*
THE Shoes from *Northampton.*
THE Buttons from *Macclesfield* in *Cheſhire*; or, if they are of Metal, they come from *Birmingham,* or *Warwickſhire.*
HIS Garters from *Mancheſter.*
HIS ſhirt of home-made Linen of *Lancaſhire,* or *Scotland.*

IF it be thus of every poor man's cloathing, or of a ſervant, what muſt it be of the maſter, and of the reſt of the family? and in this particular the caſe is the ſame, let the family live where they will; ſo that all theſe manufactures muſt be found in all the remoteſt towns and counties in *England,* be it where you will.

AGAIN, take the furniſhing of our houſes, it is the ſame in proportion, and according to the figure and quality of the perſon; ſuppoſe then it be a middling tradeſman, that is going to live in ſome market-town, and to open his ſhop there; ſuppoſe him not to deal in the manufacture, but in Grocery, and ſuch ſort of wares as the Country-Grocers ſell.

THIS man however muſt cloath himſelf and his wife, and muſt furniſh his houſe; let us ſee

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then to how many counties and towns, among our manufactures, must he send for his needful supply; nor is the quantity concern'd in it; let him furnish himself as frugally as he pleases, yet he must have something of every necessary thing; and we will suppose for the present purpose the man liv'd in *Sussex*, where very few, if any manufactures are carried on; suppose he liv'd at *Horsham*, which is a Market-town in or near the middle of the county.

For his cloathing of himself, for we must allow him to have a new suit of cloaths, when he begins the world, take them to be just as above; for as to the quality, or quantity, 'tis much the same; only, that instead of buying the cloth from *Yorkshire*, perhaps he has it a little finer than the poor man above, and so his comes out of *Wiltshire*, and his Stockings are, it may be, of Worsted, not of Yarn, and so they come from *Nottingham*, not *Westmoreland*: But this does not at all alter the case.

Come we next to his wife; and she being a good honest townsman's daughter, is not dressed over fine, yet she must have something decent, being new married too, and especially as times go, when the Burghers wives of *Horsham*, or any other town, go as fine as they do in other places; allow her then to have a silk gown, with all the necessaries belonging to a middling tolerable appearance, yet you shall find all the nation more or less concern'd in cloathing this Country-Grocer's wife, and furnishing his house, and yet nothing at all extravagant; for example,

Her

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HER Gown, a plain *Engliſh* Mantua-ſilk, manufactur'd in *Spittle-fields.*

HER Petticoat the ſame.

HER Binding, a piece of Checquer'd-ſtuff, made at *Briſtol* and *Norwich.*

HER Under-petticoat, a piece of black Callamanca, made at *Norwich*; quilted at home, if ſhe be a good houſe-wife; but the quilting of Cotton from *Mancheſter*, or Cotton-Wool from abroad.

HER Inner-petticoats, Flannel and Swanskin, from *Salisbury* and *Wales.*

HER Stockings from *Tewksbury*, if ordinary; from *Leiceſter*, if woven.

HER Lace and Edgings, from *Stony-Stratford* the firſt, and *Great Marlow* the laſt.

HER Muſlin from foreign trade; as likewiſe her Linen, being ſomething finer than the man's, may perhaps be a *Guilick-Holland.*

HER Wrapper, or Morning-gown, a piece of *Iriſh* Linen, printed at *London.*

HER Black Hood a thin *Engliſh* Luſtring.

HER Gloves Lambskin, from *Berwick* and *Northumberland*, or *Scotland.*

HER Ribbands, being but very few, from *Coventry*, or *London.*

HER Riding-hood, of *Engliſh* Worſted-Camblet, made at *Norwich.*

COME next to the furniture of their houſe; it is ſcarce credible, to how many counties of *England*, and how remote, the furniture of but a mean houſe muſt ſend them; and how many

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people are every where employ'd about it; nay, and the meaner the furniture, the more people and places employ'd; *for example,*

THE Hangings, ſuppoſe them to be ordinary Linſey-Woolſey, are made at *Kidderminſter*, dy'd in the country, and painted, or water'd at *London.*

THE Chairs, if of Cane, are made at *London*; the ordinary Matted Chairs, perhaps in the place where they live.

TABLES, Cheſts of Drawers, *&c.* made at *London*; as alſo Looking-glaſs.

BEDDING, *&c.* the Curtains, ſuppoſe of Serge, from *Taunton* and *Exceſter*; or of Cambletts, from *Norwich*; or the ſame with the Hangings, as above.

THE Ticking comes from the Weſt-Country, *Somerſet* and *Dorſetſhire.*

THE Feathers alſo from the ſame country.

THE Blankets from *Whitney* in *Oxfordſhire.*

THE Rugs from *Weſtmoreland* and *Yorkſhire.*

THE Sheets, if good Linen, from *Ireland.*

KITCHEN utenſils and Chimney-furniture, almoſt all the Braſs and Iron from *Birmingham* and *Sheffield.*

EARTHEN Ware from *Stafford*, *Nottingham*, and *Kent.*

GLASS Ware from *Sturbridge* in *Worceſterſhire*, and *London.*

I give this liſt to explain what I ſaid before; namely, that there is no particular place in *England*, where all the manufactures are made, but every

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every county or place has its peculiar sort, or particular manufacture, in which the people are wholly employ'd; and for all the rest that is wanted, they fetch them from other parts.

But then, as what is thus wanted by every particular person, or family, is but in small quantities, and they would not be able to send for it to the country, or town, where it is to be bought; there are shop-keepers in every village, or at least in every considerable market-town, where the particulars are to be bought; and who find it worth their while to furnish themselves with Quantities of all the particular goods, be they made where and as far off as they will; and at these shops the people, who want them, are easily supplied.

Nor do even these shop-keepers go or send to all the several countries, where those goods are made, that is to say, to this part for the *Cloth*, or to that for the *Lining*; to another for the *Buttons*, and to another for the *Thread*; but they again correspond with the wholesale-dealers in *London*, where there are particular shops or warehouses for all these; and they not only furnish the country shop-keepers, but give them large credit, and sell them great quantities of goods, by which they again are enabled to trust the Taylors, who make the cloaths, or even their neighbours, who wear them; and the Manufacturers in the several counties do the like by those Wholesale dealers, who supply the country shops.

Thro' so many hands do all the necessary things pass for the cloathing a poor plain coun-

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try-man, tho' he liv'd as far as *Berwick* upon *Tweed*; and this occaſions, as I have ſaid, a general circulation of trade, both to and from *London*, from and to all the parts of *England*, ſo that every manufacture is ſold and remov'd five or ſix times, and *perhaps more*, before it comes to the laſt conſumer.

THIS method of trade brings another article in, which alſo is the great foundation of the encreaſe of Commerce; and the prodigious magnitude of our Inland-trade is much owing to it, and that is giving credit, by which every tradeſman is enabled to trade for a great deal more than he otherwiſe could do. By this method a ſhop-keeper is able to ſtock his ſhop, or warehouſes, with two or three times as much goods in value, as he has ſtock of his own to begin the world with; and by that means is able to truſt out his goods to others, and give them time, and ſo under one another; nay, I may ſay, many a tradeſman begins the world with borrow'd ſtocks, or with no ſtock at all, but that of Credit, and yet carries on a trade for ſeveral hundreds, nay, for ſeveral thouſands of pounds a year.

BY this means the trade in general is infinitely encreaſed; nay, the ſtock of the kingdom in trade is doubled, or trebled, or more; and there is infinitely more buſineſs carried on, than the real ſtock could be able to manage, if no credit was to be given; for credit in this particular is a ſtock, and that not an imaginary, but a real ſtock; for the tradeſman, that perhaps begins but with five hundred, or one thouſand

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thouſand pounds ſtock, ſhall be able to furniſh or ſtock his ſhop with four times the ſum in the value of goods; and as he gives credit again, and truſts other tradeſmen under him, ſo he launches out into a trade of a great magnitude; and yet if he is a prudent manager of his buſineſs, he finds himſelf able to anſwer his payments, and ſo continually ſupply himſelf with goods, keeping up the reputation of his dealings, and the credit of his ſhop, tho' his ſtock be not a fifth, nay, ſometimes not a tenth part, in proportion to the returns that he makes by the year; ſo that credit is the foundation, on which the trade of *England* is made ſo conſiderable.

Nor is it enough to ſay, that people muſt and will have goods, and that the conſumption is the ſame; it is evident, that conſumption is not the ſame; and in thoſe nations where they give no credit, or not ſo much as here, the trade is ſmall in proportion, as I ſhall ſhew in its place.

I am, &c.

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LETTER XXIV.

Of Credit in Trade, and how a Tradeſman ought to value and improve it: How eaſily loſt, and how hard it is to be recover'd.

SIR,

CREDIT is, or ought to be the tradeſman's *Miſtreſs*; but I muſt tell him too, he muſt not think of ever caſting her off; for if once he loſes her, ſhe hardly ever returns; and yet ſhe has one quality, in which ſhe differs from moſt of the Ladies, which go by that name; if you court her, ſhe is gone; if you manage ſo wiſely, as to make her believe you really do not want her, ſhe follows and courts you: But by the way no Tradeſman can be in ſo good circumſtances, as to ſay he does not want, that is, does not ſtand in need of credit.

CREDIT, next to real ſtock, is the foundation, the life and ſoul of buſineſs in a private tradeſman; it is his proſperity; 'tis his ſupport in the ſubſtance of his whole trade; even in publick matters 'tis the ſtrength and fund of a nation: we felt in the late wars the conſequence of

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of both the extremes, *viz.* of wanting and of enjoying a compleat fund of credit.

CREDIT makes war, and makes peace; raises armies, fits out navies, fights battles, besieges towns; and, in a word, it is more justly call'd the sinews of war, than the money itself; because it can do all these things without money; nay, it will bring in money to be subservient, tho' it be independent.

CREDIT makes the soldier fight without pay, the armies march without provisions, and it makes tradesmen keep open shop without stock; the force of credit is not to be describ'd by words; it is an impregnable fortification, either for a nation, or for a single man in business; and he that has credit is invulnerable, whether he has money, or no: Nay, it will make money, and, which is yet more, it will make money without an intrinsick, without the *materia medica,* (as the Doctors have it;) it adds a value, and supports whatever value it adds, to the meanest substance; it makes paper pass for money, and fills the Exchequer and the Banks with as many millions as it pleases, upon demand.

As I said in my last, it encreases commerce, so I may add, it makes trade, and makes the whole kingdom trade for many millions more, than the national species can amount to.

IT may be true, as some alledge, that we cannot drive a trade for more goods than we have to trade with; but then 'tis as true, that it is by the help of credit that we can encrease the quantity, and that more goods are made to trade with, than would otherwise be; more goods

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are brought to market, than they could otherwiſe ſell; and even in the laſt conſumption how many thouſands of families wear out their cloaths before they pay for them, and eat their dinner upon tick with the Butcher? nay, how many thouſands, who could not buy any cloaths, if they were to pay for them in ready money, yet buy them at a venture upon their credit, and pay for them, as they can?

Trade is anticipated by Credit, and it grows by the anticipation; for men often buy cloaths before they pay for them, becauſe they want cloaths before they can ſpare the money; and theſe are ſo many in number, that really they add a great ſtroke to the bulk of our Inland trade: How many families have we in *England* that live upon credit, even to the tune of two or three years rent of their revenue, before it comes in? ſo that they may be ſaid to *eat the Calf in the Cow's belly*: This encroachment they make upon the ſtock in trade; and even this very article may ſtate the caſe: I doubt not but at this time the land owes to the trade ſome millions ſterling; that is to ſay, the Gentlemen owe to the Tradeſmen ſo much money, which at long run the rents of their lands muſt pay.

The Tradeſmen having then truſted the landed men with ſo much, where muſt they have it but by giving credit alſo to one another? truſting their goods and money into trade, one launching out into the hands of another, and forbearing payment 'till the lands make it good out of their produce, that is to ſay, out of their Rents.

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THE Trade is not limited; the produce of lands may and is reſtrain'd; Trade cannot exceed the bounds of the goods it can ſell; but while trade can encreaſe its ſtock of caſh by credit, it can encreaſe its ſtock of goods for ſale, and then it has nothing to do, but to find a market to ſell at; and this we have done in all parts of the world, ſtill by the force of our ſtocks being ſo encreas'd.

THUS Credit raiſing ſtock at home, that ſtock enables us to give credit abroad; and thus the quantity of goods, which we make, and which is infinitely encreaſed at home, enables us to find or force a vent abroad: This is apparent, our home trade having ſo far encreas'd our manufacture, that *England* may be ſaid to be able almoſt to clothe the whole world; and in our carrying on the foreign trade wholly upon the *Engliſh* ſtocks, giving credit to almoſt all the nations of the world; for 'tis evident, our ſtocks lie at this time upon credit in the warehouſes of the merchants in *Spain* and *Portugal*, *Holland* and *Germany*, *Italy* and *Turky*; nay, in *New Spain* and *Braſil*.

THE exceeding quantity of goods thus rais'd in *England* cannot be ſuppos'd to be the mere product of the ſolid wealth and ſtocks of the *Engliſh* people; we do not pretend to it; the joining thoſe ſtocks to the value of goods always appearing in *England*, in the hands of the manufacturers, tradeſmen, and merchants, and to the wealth which appears in ſhipping, in ſtock upon land, and in the current coin of the nation, would amount to ſuch a prodigy of ſtock, as not all *Europe* could pretend to. BUT

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BUT all this is owing to the prodigious thing call'd Credit, the extent of which in the *Britiſh* trade is as hard to be valued, as the benefit of it to *England* is really not to be deſcribed. It muſt be likewiſe ſaid, to the honour of our *Engliſh* tradeſmen, that they underſtand how to manage the credit they both give and take, better than any other tradeſmen in the world; indeed they have a greater opportunity to improve it, and make uſe of it, and therefore may be ſuppoſed to be more ready in making the beſt of their credit, than any other Nations are.

HENCE it is that we frequently find Tradeſmen carrying on a prodigious trade with but a middling ſtock of their own, the reſt being all managed by the force of their credit; for example, I have known a man in a private warehouſe in *London* trade for forty thouſand pounds a year ſterling, and carry on ſuch a return for many years together, and not have one thouſand pound ſtock of his own, or not more; all the reſt has been carried on upon credit, being the ſtocks of other men running continually thro' his hands: And this is not practiſed now and then, as a great rarity, but is very frequent in trade, and may be ſeen every day, as what in its degree runs thro' the whole body of the tradeſmen in *England*.

EVERY tradeſman both gives and takes credit, and the new mode of ſetting it up over their ſhop and warehouſe doors, in capital letters, *NO TRUST BY RETAIL*, is a preſumption in trade; and tho' it may have been attempted in ſome trades, was never yet brought to any

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any perfection; and moſt of thoſe trades, who were the forwardeſt to ſet it up, have been obliged to take it down again, or act contrary to it in their buſineſs; Or ſee ſome very good cuſtomers go away from them to other ſhops, who tho' they have not brought money with them, have yet good foundations to make any tradeſmen truſt them, and who do at proper times make payments punctual enough.

On the contrary, inſtead of giving no truſt by retail, we ſee very conſiderable families who buy nothing but on truſt; even Bread, Beer, Butter, Cheeſe, Beef and Mutton, Wine, Grocery, *&c.* being the things which even with the meaneſt families are generally ſold for ready money. Thus I have known a family, whoſe revenue has been ſome thouſands a year, pay their Butcher, and Baker, and Grocer, and Cheeſemonger, by a hundred pounds at a time, and be generally a hundred more in each of their debts, and yet the Tradeſmen have thought it well worth while to truſt them, and their pay has in the end been very honeſt and good.

This is what I ſay brings Land ſo much in debt to Trade, and obliges the tradeſmen to take credit of one another; and yet they do not loſe by it neither, for the tradeſmen find it in the price, and they take care to make ſuch families pay warmly for the credit, in the rate of their goods; nor can it be expected it ſhould be otherwiſe, for unleſs the profit anſwered it, the tradeſman could not afford to be ſo long without his money.

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THIS credit takes its beginning in our manufactures, even at the very firſt of the operation, for the maſter manufacturer himſelf begins it; Take a country Clothier, or Bay-maker, or what other maker of goods you pleaſe, provided he be one that puts out the goods to the making; it is true that the poor ſpinners and weavers cannot truſt; the firſt ſpin for their Bread, and the laſt not only weave for their Bread, but they have ſeveral workmen and boys under them, who are very poor, and if they ſhould want their pay on *Saturday* night, muſt want their dinner a *Sunday*; and perhaps would be in danger of ſtarving, with their families, by the next *Saturday*.

BUT tho' the Clothier cannot have credit for ſpinning and weaving, he buys his Wooll at the Staplers or Fellmongers, and he gets two or three months credit for that; he buys his oil and ſoap of the country ſhop-keeper, or has it ſent down from his Factor at *London*, and he gets longer credit for that, and the like of all other things; ſo that a Clothier of any conſiderable buſineſs, when he comes to die, ſhall appear to be four or five thouſand pounds in debt.

BUT then look into his books, and you ſhall find his Factor at *Blackwel-hall*, who ſells his Cloths, or the Warehouſe-keeper who ſells his *Dueroys* and *Druggets*, or both together, have two thouſand pounds worth of goods in hand left unſold; and has truſted out to Drapers and Mercers, and Merchants, to the value of four thouſand pounds more; and look into his workhouſe at home, *viz.* his wool-lofts, his combing-ſhop,

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ing-ſhop, his yarn-chamber, and the like, and there you will find it; in wooll unſpun, and in yarn ſpun, and in wooll at the ſpinners, and in yarn at and in the looms at the weavers; in Rape-oil, *Gallipoli*-oil, and perhaps ſoap, *&c.* in his ware-houſes, and in cloths at the fulling-mill, and in his rowing-ſhops, finiſhed and unfiniſhed, four thouſand pounds worth of goods more; ſo that tho' this Clothier ow'd five thouſand pounds at his death, he has nevertheleſs died in good circumſtances, and has five thouſand pounds eſtate clear to go among his children, all his debts paid and diſcharged: However, 'tis evident, that at the very beginning of this manufacturer's trade, his five thouſand pounds ſtock is made ten thouſand, by the help of his Credit, and he trades for three times as much in the year; ſo that five thouſand pound ſtock makes ten thouſand pound ſtock and credit, and that together makes thirty thouſand pounds a year return'd in trade.

When you come from him to the warehouſe-keeper in *London*, there you double and treble upon it; to an unknown degree; for the *London* Wholeſale-man ſhall at his death appear to have credit among the country Clothiers, for ten or fifteen thouſand, nay, to twenty thouſand pounds, and yet have kept up an unſpotted credit all his days.

When he is dead, and his Executors or Widow comes to look into things, they are frighted with the very appearance of ſuch a weight of debts, and begin to doubt how his eſtate will come out at the end of it: But when they come

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come to caſt up his books and his warehouſe, they find

IN debts abroad perhaps thirty thouſand pounds.

IN goods in his warehouſe, twelve thouſand pounds;

So that in a word, the man has died immenſly rich; that is to ſay, worth between twenty and thirty thouſand pounds, only that having been a long ſtandard in trade, and having a large ſtock, he drove a very great buſineſs, perhaps to the tune of ſixty to ſeventy thouſand pounds a year; ſo that of all the thirty thouſand pounds owing, there may be very little of it deliver'd above four to ſix months, and the debtors being many of them conſiderable merchants, and good paymaſters, there is no difficulty in getting in money enough to clear all his own debts; and the widow and children being left well, are not in ſuch haſte for the reſt, but that it comes in time enough to make them eaſy; and at length it all comes in, or with but a little loſs.

As it is thus in great things, 'tis the ſame in proportion with ſmall; ſo that in all the trade of *England*, you may reckon two thirds of it carried on upon credit; in which reckoning I ſuppoſe I ſpeak much within compaſs, for in ſome trades there is four parts of five carried on ſo; and in ſome more.

ALL theſe things ſerve to ſhew the infinite value of which credit is to the tradeſman, as well as to trade it ſelf; and 'tis for this rea-

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ſon I have cloſed my inſtructions with this part of the diſcourſe: Credit is the choiceſt jewel the tradeſman is truſted with, 'tis better than money many ways; if a man has ten thouſand pounds in money, he may certainly trade for ten thouſand pounds, and if he has no credit he cannot trade for a ſhilling more.

But how often have we ſeen men, by the meer ſtrength of their credit, trade for ten thouſand pounds a year, and have not one groat of real ſtock of their own left in the world? nay, I can ſay it of my own knowledge, that I have known a tradeſman trade for ten thouſand pounds a year, and carry it on with full credit to the laſt gaſp, then die and break both at once; that is to ſay, die unſuſpected, and yet when his eſtate has been caſt up, appear to be five thouſand pounds worſe than nothing in the world; how he kept up his credit, and made good his payments ſo long, is indeed the myſtery, and makes good what I ſaid before, namely, that as none trade ſo much upon credit in the world, ſo none know ſo well how to improve and manage credit to their real advantage, as the *Engliſh* tradeſmen do; and we have many examples of it, among our Bankers eſpecially, of which I have not room to enter at this time into the diſcourſe, tho' it would afford a great many diverting particulars.

I have mentioned on ſeveral occaſions in theſe letters, how nice and how dainty a dame this Credit is, how ſoon ſhe is affronted and diſobliged, and how hard to be recovered, when once diſtaſted and fled; particularly in the ſtory

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of the tradeſman who told his friends in a publick coffee-houſe that he was broke, and ſhould ſhut up his ſhop the next day: I have hinted how chary we ought to be of one another's credit, and that we ſhould take care as much of our neighbour tradeſman's credit as we would of his life, or as we would of firing his houſe, and conſequently the whole ſtreet.

LET me cloſe all with a word to the tradeſman himſelf, that if it be ſo valuable to him, and his friends ſhould be all ſo chary of injuring his reputation, certainly he ſhould be very chary of it himſelf: The tradeſman that is not as tender of his credit as he is of his eyes, or of his wife and children, neither deſerves credit, or will long be maſter of it.

As Credit is a coy miſtreſs, and will not eaſily be courted, ſo ſhe is a mighty nice touchy Lady, and is ſoon affronted; if ſhe is ill uſed ſhe flies at once, and 'tis a very doubtful thing whether ever you gain her favour again.

SOME may ask me here, How comes it to paſs, ſince ſhe is ſo nice and touchy a Lady, that ſo many clowns court and carry her, and ſo many fools keep her ſo long? My anſwer is, that thoſe clowns have yet good breeding enough to treat her civilly; he muſt be a fool indeed that will give way to have his credit injur'd, and ſit ſtill and be quiet; that will not buſtle and uſe his utmoſt induſtry to vindicate his own reputation, and preſerve his credit.

BUT the main queſtion for a tradeſman in this caſe, and which I have not ſpoken of yet, is, What is the man to do to preſerve his credit?

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dit? What are the methods that a young tradeſman is to take, to gain a good ſhare of credit in his beginning, and to preſerve and maintain it when it is gain'd?

EVERY tradeſman's credit is ſuppos'd to be good at firſt; he that begins without credit, is an unhappy wretch of a tradeſman indeed, and may be ſaid to be broke even before he ſets up; for what can a man do, who by any miſfortune in his conduct during his apprenticeſhip, or by ſome ill character upon him ſo early, begins with a blaſt upon his credit? my advice to ſuch a young man would be, not to ſet up at all; or if he did, to ſtay for ſome time, till by ſome better behaviour, either as a journeyman, or as an aſſiſtant in ſome other man's ſhop or warehouſe, he had recover'd himſelf; or elſe to go and ſet up in ſome other place or town remote from that where he has been bred; for he muſt have a great aſſurance that can flatter himſelf to ſet up, and believe he ſhall recover a loſt reputation.

BUT take a young tradeſman as ſetting up with the ordinary ſtock, that is to ſay, a negative character, *viz.* that he has done nothing to hurt his character, nothing to prejudice his behaviour, and to give people a ſuſpicion of him; what then is the firſt principle on which to build a tradeſman's reputation? and what is it he is to do?

THE anſwer is ſhort, two things raiſe credit in trade, and I may ſay they are the only things requir'd; there are ſome neceſſary addenda, but theſe are the fundamentals.

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1. INDUSTRY.
2. HONESTY.

I have dwelt upon the firſt; the laſt I have but a few words to ſay to, but they will be very ſignificant; indeed that head requires no comment, no explanations or enlargements; nothing can ſupport *Credit*, be it publick or private, but Honeſty; a punctual dealing, a general probity in every tranſaction; he that once *breaks thro'* his honeſty, violates his credit; once denominate a man *a knave*, and you need not forbid any man to truſt him.

EVEN in the publick it appears to be the ſame thing; let any man view the publick credit in its preſent flouriſhing circumſtances, and compare it with the latter end of the years of King *Charles* II. after the *Exchequer* had been ſhut up, parliamentary appropriations miſapplied, and, in a word, the publick faith broken; who would lend? ſeven or eight *per cent.* was given for anticipations in King *William*'s time, tho' no new fraud had been offered, only becauſe the old debts were unpaid; and how hard was it to get any one to lend money at all?

BUT, after by a long ſeries of juſt and punctual dealing, the Parliament making good all the deficient funds, and paying even thoſe debts for which no proviſion was made, and the like, how is the credit reſtor'd, the publick faith made ſacred again, and now money flows into the *Exchequer* without calling for, and that at 3 or 4 *per cent.* intereſt, even from foreign

countries,

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countries, as well as from our own people? They that have credit can never want money; and this credit is to be rais'd by no other method, whether by private tradesmen, or publick bodies of men, by nations and governments, but by a general probity and an honest punctual dealing.

THE reason of this case is as plain as the assertion; the cause is in it self; no man lends his money but with an expectation of receiving it again with the interest: If the borrower pays it punctually without hesitations and defalcations, without difficulties, and above all, without compulsion, what is the consequence? he is call'd an honest man, he has the reputation of a punctual fair dealer: And what then? Why then he may borrow again whenever he will, he may take up money and goods, or any thing, upon his bare word, or note; when another man must give bondsmen, or *mainprize*, that is, a pawn or pledge for security, and hardly be trusted so neither. *This is credit.*

IT is not the quality of the person would give credit to his dealing; not Kings, Princes, Emperors, 'tis all one; nay, a private shopkeeper shall borrow money much easier than a Prince, if the credit of the tradesman has the reputation of being an honest man: Not the crown it self can give credit to the head that wears it, if once he that wears it comes but to mortgage his honour in the matter of payment of money.

WHO would have lent King *Charles* II. fifty pounds on the credit of his word or bond, af-

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ter the ſhutting up the *Exchequer?* The royal word was made a jeſt of, and the character of the King was eſteem'd a fluttering trifle, which no man would venture upon, much leſs venture his money upon.

In King *William*'s time the caſe was much the ſame at firſt; tho' the King had not broken his credit then with any man, yet how did they break their faith with the whole world, by the deficiency of the funds, the giving high and ruinous intereſt to men almoſt as greedy as vulturs, the cauſing the government to pay great and extravagant rates for what they bought, and great premio's for what they borrowed, theſe were the injuries to the publick for want of credit; nor was it in the power of the whole nation to remedy it; on the contrary, they made it ſtill grow worſe and worſe, till, as above, the Parliament recover'd it. And how was it done? Not but by the ſame method a private perſon muſt do the ſame, *viz.* by doing juſtly, and fairly, and honeſtly by every body.

Thus credit began to revive, and to enlarge it ſelf again; and uſury, which had as it were eaten up mankind in buſineſs, declin'd, and ſo things came to their right way again.

The caſe is the ſame with a tradeſman, if he ſhuffles in payment, bargains at one time, and pays at another, breaks his word and his honour in the road of his buſineſs, he is gone; no man will take his bills, no man will truſt him.

The concluſion is open and clear, the tradeſman cannot be too careful of his credit, he cannot

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cannot buy it too dear, or be too careful to preſerve it: it is in vain to maintain it by falſe and looſe doing buſineſs; by breaking faith, refuſing to perform agreements, and ſuch ſhuffling things as thoſe; the greateſt Monarch in *Europe* could not ſo preſerve his credit.

NOTHING but probity will ſupport credit; juſt and fair, and honourable dealings give credit, and nothing but the ſame juſt and fair and honourable dealings will preſerve it.

I am, &c.

LETTER. XXV.

Of the Tradeſman's punctual paying his Bills and Promiſſory Notes under his Hand, and the Credit he gains by it.

SIR,

AS I ſaid that credit is maintain'd by juſt and honourable dealing, ſo that juſt dealing depends very much upon the tradeſman's punctual payment of money in all the ſeveral demands that are upon him. The ordinary demands of money upon a tradeſman are,

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I. PROMISES of money for goods bought at time.

II. BILLS drawn upon him; which, generally ſpeaking, are from the country, that is to ſay, from ſome places remote from where he lives. Or,

III. PROMISSORY NOTES under his hand, which are paſs'd oftentimes upon buying goods: bought alſo at time, as in the firſt head.

IV. BONDS bearing intereſt, given chiefly for money borrowed at running intereſt.

1. PROMISES of money for goods bought at time. This indeed is the looſeſt article in a tradeſman's payments; and it is true that a tradeſman's credit is maintain'd upon the eaſieſt terms in this caſe of any other that belongs to trade; for in this caſe not one man in twenty keeps to his time; and ſo eaſy are tradeſmen to one another, that in general it is not much expected, but he that pays tolerably well, and without *dunning*, is a good man, and in credit; ſhall be truſted any where, and keeps up a character in his buſineſs; ſometimes he pays ſooner, ſometimes later, and is accounted ſo good a cuſtomer, that tho' he owes a great deal, yet he ſhall be truſted any where, and is as lofty and touchy if his credit be call'd in queſtion, as if he paid all ready money.

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And indeed theſe men ſhall often buy their goods as cheap upon the credit of their ordinary pay, as another man ſhall that brings his money in his hand; and it is reaſonable it ſhould be ſo, for the *ready-money man* comes and buys a parcel here, and a parcel there, and comes but ſeldom, but the Other comes every day, that is to ſay, as often as he wants goods, buys conſiderably, perhaps deals for two or three thouſand pounds a year with you, *and the like*, and pays currently too. Such a cuſtomer ought indeed to be ſold as cheap to, as the other chance cuſtomer for his ready money. In this manner of trade, *I ſay*, credit is maintain'd upon the eaſieſt terms of any other, and yet here the tradeſman muſt have a great care to keep it up too; for tho' it be the caſieſt article to keep up credit in, yet even in this article the Tradeſman may loſe his credit, and then he is undone at once; and this is by growing (what in the language of Trade is call'd) *long-winded*, putting off and putting off continually, till he will bear *dunning*; then his credit falls, his dealer that truſted him perhaps a thouſand pound thick before, that eſteemed him as good as ready money, now grows ſick of him, declines him, cares not whether he deals with him or no, and at laſt refuſes to truſt him any longer; Then his credit is quite ſunk and gone, and in a little after that his trade is ruin'd and the Tradeſman too; for he muſt be the D---- of a tradeſman that can open his ſhop after he has outliv'd his credit; let him look which way he will all is loſt, no body cares to deal with him; and

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and which is ſtill worſe, no body will truſt him.

2. BILLS drawn upon him from the country; that is to ſay, from ſome places remote from where he now dwells; it is but a little while ago ſince thoſe bills were the looſeſt things in trade, for as they could not be proteſted, ſo they would not (in all their heats) always ſue for them, but rather return them to the perſon from whom they receiv'd them.

IN the mean time, let the occaſion be what it will, the tradeſman ought on all occaſions to pay theſe notes without a publick recalling and returning them, and without heſitation of any kind whatſoever. He that lets his bills lie long unpaid, muſt not expect to keep his credit much after them.

BESIDES, the late law for noting and proteſting Inland bills alters the caſe very much; Bills now accepted are proteſted in form, and if not punctually paid are either return'd immediately, or the perſon on whom they are drawn is liable to be ſued at law; either of which is at beſt a blow to the credit of the acceptor.

A tradeſman may, without hurt to his reputation, refuſe to accept a bill, for then, when the notary comes he gives his reaſons, *viz.* that he refuſes to accept the bill for want of advice, or for want of effects in his hands for account of the drawer, or that he has not given orders to draw upon him; in all which caſes the non-acceptance touches the credit of the drawer; for in trade it is always eſteemed a diſhonourable thing to draw upon any man that has

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has not effects in his hands to anſwer the bill; or to draw without order, or to draw and not give advice of it; becauſe it looks like a forwardneſs to take the remitter's money without giving him a ſufficient demand for it, where he expects and ought to have it.

A tradeſman comes to me in *London*, and deſires me to give him a bill payable at *Briſtol*, for he is going to the Fair there, and being to buy goods there, he wants money at *Briſtol* to pay for them; if I give him a bill, he pays me down the money upon receipt of it, depending upon my credit for the acceptance of the bill. If I draw this bill where I have no reaſon to draw it, where I have no demand, or no effects to anſwer it, or if I give my correſpondent no advice of it, I abuſe the remitter, that is, the man whoſe money I take, and this reflects upon my credit that am the drawer, and the next time this tradeſman wants money at *Briſtol* fair, he will not come to me; no, ſays he, his laſt bills were not accepted: Or if he does come to me, then he demands that he ſhould not pay his money till he has advice that my bills are accepted.

BUT on the other hand, if bills are right drawn, and advice duly given, and the perſon has effects in his hands, then if he refuſes the bill, he ſays to the notary he does not accept the bill, but gives no reaſon for it, only that he ſays abſolutely, I will not accept it, you may take that for an anſwer; or he adds, I refuſe to accept it for reaſons beſt known to my ſelf; this is ſometimes done, but this does not

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leave the perſon's credit who refuſes, ſo clear as the other, tho' perhaps it may not ſo directly reflect upon him; but it leaves the caſe a little dubious and uncertain, and men will be apt to write back to the perſon who ſent the bill to enquire what the drawer ſays to it, and what account he gives, or what character he has upon his tongue for the perſon drawn upon.

As the punctual paying bills when accepted, is a main article in the credit of the Acceptor, ſo a tradeſman ſhould be very cautious in permitting men to draw upon him where he has not effects, or does not give order; for tho', as I ſaid, it ought not to affect his reputation not to accept a bill where it ought not to be drawn, yet a tradeſman that is nice of his own character does not love to be always or often refuſing to accept bills, or to have bills drawn upon him where he has no reaſon to accept them, and therefore he will be very poſitive in forbidding ſuch drawing; and if notwithſtanding that, the importunities of the country tradeſman obliges him to draw, the perſon drawn upon will give ſmart and rough anſwers to ſuch bills; as particularly, I refuſe to accept this bill becauſe I have no effects of the drawers to anſwer it: Or thus, I refuſe to accept this bill, becauſe I not only gave no orders to draw, but gave poſitive orders not to draw: Or thus, I neither will accept this bill, nor any other this man ſhall draw, and the like. This thoroughly clears the credit of the acceptor, and reflects groſly on the drawer.

AND

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And yet, I say, even in this case, a tradesman does not care to be drawn upon, and be oblig'd to see bills presented for acceptance, and for payment, where he has given orders not to draw, and where he has no effects to answer.

It is the great error of our country manufacturers, in many, if not in most parts of *England* at this time; that as soon as they can finish their goods they hurry them up to *London* to their Factor, and as soon as the goods are gone, immediately follow them with their bills for the money, without waiting to hear whether the goods are come to a market, are sold, or in demand, and whether they are likely to sell quickly or not; thus they load the factor's warehouse with their goods before they are wanted, and load the factor with their bills before it is possible that he can have gotten cash in his hand to pay them.

This is, first, a direct borrowing money of their factor; and it is borrowing, as it were, whether the factor will lend or no, and sometimes whether he can or no. The factor, if he be a man of money, and answers their bills, fails not to make them pay for advancing; or sells the goods to loss to answer the bills; which is making them pay dear for the loan; or refuses their bills, and so baulks both their business and their credit.

But if the factor, willing to oblige his employers, and knowing he shall otherwise lose their commission, accepts the bills on the credit of the goods, and then not being able to sell

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ſell the goods in time, is alſo made unable to pay the bills when due; this reflects upon his credit, tho' the fault is indeed in the drawer whoſe effects are not come in; and this has ruin'd many an honeſt factor.

Firſt, It has hurt him by drawing large ſums out of his caſh, for the ſupply of the needy manufacturer, who is his employer, and has thereby made him unable to pay his other bills currently, even of ſuch mens drafts who had perhaps good reaſon to draw.

Secondly, It keeps the factor always bare of money, and wounds his reputation, ſo that he pays thoſe very bills with diſcredit, which in juſtice to himſelf he ought not to pay at all, and the borrower has the money at the expence of the credit of the lender; whereas indeed the reproach ought to be to him that borrows, not to him that lends; to him that draws where there are no effects to warrant his draft, not to him that pays where he does not owe.

But the damage lies on the circumſtance of accepting the bill, for the factor lends his employer the money the hour he accepts the bill, and the blow to his credit is for not paying when accepted; when the bill is accepted, the acceptor is debtor to the perſon to whom the bill is payable, or in his right to every endorſer; for a Bill of Exchange is in this caſe differing from a bond, *viz.* that the right of action is transferrable by endorſement, and every endorſer has a right to ſue the acceptor in his own name, and can transfer that right to another; whereas in a bond, tho' it be given to me by aſſign-

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assignment, I must sue in the name of the first person to whom the bond is payable, and he may at any time discharge the bond, notwithstanding my assignment.

TRADESMEN then, *especially such as are factors,* are unaccountably to blame to accept bills for their employers before their goods are sold, and the money receiv'd, or within reach: If the employers cannot wait, the reproach should lie *on them,* not on *the factor*; and indeed the manufacturers all over *England* are greatly wrong in that part of their business; for, not considering the difference between a time of demand and a time of glut, a quick or a dead market, they go on in the same course of making, and without slackning their hands as to quantity, crowd up their goods, as if it was enough to them that the factor had them, and that they were to be reckoned as sold when they were in his hands; but would the factor truly represent to them the state of the market; that there are great quantities of goods in hand unsold, and no present demand, desiring them to slack their hands a little in making; and at the same time back their directions in a plain and positive way, tho' with respect too, by telling them they could accept no more bills till the goods were sold: This would bring the trade into a better regulation, and the makers would stop their hands when the market stop'd; and when the merchant ceas'd to buy, the manufacturers would cease to make, and consequently would not crowd or clog the market with goods, or wrong their factors with bills.

BUT

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BUT this would require a large diſcourſe, and the manufacturers objections ſhould be anſwered, *viz.* That they cannot ſtop, that they have their particular ſets of workmen and ſpinners, whom they are obliged to keep employed, or if they ſhould diſmiſs them they could not have them again when a demand for goods came, and the markets reviv'd, and that beſides the poor would ſtarve.

THESE objections are eaſy to be anſwered, tho' that is not my preſent buſineſs; but thus far it is to my purpoſe, it is the factor's buſineſs to keep himſelf within compaſs; if the goods cannot be ſold, the maker muſt ſtay till they can; if the poor muſt be employ'd, the manufacturer is right to keep them at work if he can; but if he cannot without oppreſſing the factor, then he makes the factor employ them, not himſelf; and I do not ſee the factor has any obligation upon him to conſider the ſpinners and weavers, eſpecially not at the expence of his own credit, and his family's ſafety.

UPON the whole, all tradeſmen that trade thus, whether by commiſſion from the country, or upon their own accounts, ſhould make it the ſtanding order of their buſineſs not to ſuffer themſelves to be over-drawn by their employers, ſo as to ſtraiten themſelves in their caſh, and make them unable to pay their bills when accepted.

IT is alſo to be obſerved, that when a tradeſman once comes to ſuffer himſelf to be thus over-drawn, and ſinks his credit in kindneſs to his employer, he buys his employment ſo dear

as

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as all his employer can do for him can never repay the price.

And even while he is thus ſerving his employer he more and more wounds himſelf; for ſuppoſe he does (with difficulty) raiſe money, and after ſome dunning does pay the bills, yet he loſes in the very doing it, for he never pays them with credit, but ſuffers in reputation by every day's delay. In a word, a tradeſman that buys upon credit, that is to ſay, in a courſe of credit, ſuch as I have deſcrib'd before, may let the merchant or the warehouſekeeper call two or three times, and may put him off without much damage to his credit; and if he makes them ſtay one time, he makes it up again another, and recovers in one good payment, what he loſt in two or three bad ones.

But in Bills of Exchange, or Promiſſory Notes, 'tis quite another thing; and he that values his reputation in trade ſhould never let a bill come twice for payment, or a note under his hand ſtay a day after it is due, that is to ſay, after the three days of *grace*, as it is call'd; Thoſe three days indeed are granted to all bills of exchange, not by law, but by the cuſtom of trade; 'tis hard to tell how this cuſtom prevail'd, or when it began, but it is one of thoſe many inſtances which may be given, where cuſtom of trade is equal to an eſtabliſh'd law; and it is ſo much a law now in it ſelf, that no bill is proteſted now till thoſe three days are expir'd; nor is a bill of exchange eſteem'd due till the third day; no man offers to demand it, nor will any Goldſmith, or even the *Bank* it ſelf,

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pay a foreign bill ſooner. But that by the way.

BILLS of Exchange being thus ſacred in trade, and inland bills being, (by the late law for proteſting them, and giving intereſts and damage upon them) made as near as can be, equally ſacred, nothing can be of more moment to a tradeſman, than to pay them always punctually and honourably.

LET no Critic cavil at the word *honourably*, as it relates to Trade; punctual payment is the honour of trade, and there is a word always uſed among merchants which juſtifies my uſing it in this place; and that is, when a merchant draws a bill from abroad upon his friend at *London*, his correſpondent in *London* anſwering his letter, and approving his drawing upon him, adds, that he ſhall be ſure to *honour* his bill when it appears; that is to ſay, to accept it.

LIKEWISE when the drawer gives advice of his having drawn ſuch a bill upon him, he gives an account of the ſum drawn, the name of the perſon it is payable to, the time it is drawn at, *that is*, the time given for payment, and he adds thus, I doubt not your giving my bill due honour; that is, of accepting it, and paying it when it is due.

THIS term is alſo uſed in another caſe in foreign trade only, *viz.* A merchant abroad (ſay it be at *Lisbon*, or at *Bourdeaux*) draws a bill of 300 *l.* ſterling upon his correſpondent at *London:* The correſpondent happens to be dead, or is broke, or by ſome other accident the bill is not accepted; another merchant on the *Ex-*

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change hearing of it, and knowing, and perhaps corresponding with the merchant abroad who drew the bill, and loth his credit should suffer by the bill going back protested, accepts it, and pays it for him. This is call'd accepting it for the honour of the drawer; and he writes so upon the bill when he accepts it, which entitles him to re-draw the same sum with interest upon the drawer in *Lisbon*, or *Bourdeaux*, as above.

This is indeed a case peculiar to foreign commerce, and is not often practised in home-trade, and among shop-keepers, tho' sometimes I have known it practised here too: but I name it on two accounts; first, to legitimate the word *honourable*, which I had used, and which has its due propriety in matters of trade, tho' not in the same acceptation as it generally receives in common affairs; and secondly, to let the Tradesman see how deeply the Honour, that is, the credit of trade is concerned in the punctual payment of Bills of Exchange; and the like of Promissory Notes, for in point of credit there is no difference, tho' in matter of form there is.

And now I have mentioned the form of a Bill, and the difference there is between a Bill of Exchange and a Promissory Note, I think the tradesman will not take it ill that I give a little direction about the form of both: a Tradesman in *London* may perhaps think himself ill used, in being dictated to in such a case, and think it is to suppose he cannot read, and that he should be sent to school again to learn his horn-book; but all instruction is to the ignorant;

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they that know it may pass it over; it is not written for them; and they that are ignorant will not be angry if they find here what may inform them, without putting them to the mortification of exposing their ignorance by doing a thing wrong, which they may so easily see how to do right.

THERE are a great many variations in the drawing bills from foreign countries, according as the customs and usages of merchants direct, and according as the coins and rates of exchange differ, and according as the same terms are differently understood in several places; as the word *Usance* and *two Usance*, which is a term for the number of days given for payment, after the date of the Bill; and tho' this is a thing particularly relating to merchants, and to foreign commerce, yet as the nature of Bills of Exchange is pretty general, and that sometimes an inland tradesman, especially in sea-port towns, may be obliged to take foreign accepted Bills in payment for their goods; or if they have money to spare (as sometimes it is an inland tradesman's good luck to have) may be asked to discount such Bills; I say, on this account, and that they may know the value of a foreign Bill when they see it, and how far it has to run, before it is to be demanded, I think it not foreign to the case before me, to give them the following account.

1. As to the times of payment in foreign Bills of Exchange, and the terms of art ordinarily used by merchants in drawing, *and expres'd in* the said bills; the times of payment

3 are,

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are, as above, either (1.) At ſight; which is to be underſtood, not the day it is preſented, but three days (call'd days of grace) after the bill is accepted: (2.) Uſance: (3.) Two Uſance. There are alſo uſages of towns and places during great fairs held in thoſe places; as a bill drawn on a merchant at *Madrid* during the great fair there, and accepted in the fair, is payable at four months; at *Lyons* the like is three months, and at *Frankfort au main* is ſix months. But to ſpeak of the words Uſance, and Two Uſance only, which are the terms generally us'd now, in drawing Bills in foreign trade, they are underſtood as follows:

USANCE between *London* and all the towns in the States General's Dominions, and alſo in the provinces now call'd the *Auſtrian Netherlands*, is one month: And Two Uſance is two months; reckoning not from the acceptance of the bill, but from the date of it.

USANCE between *London* and *Hamburgh*, is two months, *Venice* is three months; and Double Uſance, or Two Uſance, is double that time.

USANCE payable at *Florence* or *Leghorn*, is two months; but from thence payable at *London*, Uſance is three months.

USANCE from *London* to *Roan* or *Paris*, is one month; but they generally draw at a certain number of days, uſually twenty one days ſight.

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USANCE from *London* to *Seville*, is two months; as likewiſe between *London* and *Lisbon*, and *Oporto*, to or from.

USANCE from *Genoa* to *Rome* is payable at *Rome* ten days after ſight.

USANCE between *Antwerp* and *Genoa*, *Naples* or *Meſſina*, is two months, whether to or from.

USANCE from *Antwerp* or *Amſterdam*, payable at *Venice*, is two months, payable in Bank.

THERE are abundance of niceties in the accepting and paying of Bills of Exchange, eſpecially foreign Bills, which I think needleſs to enter upon here; but this I think I ſhould not omit, namely,

THAT if a man pays a Bill of Exchange before it is due, tho' he had accepted it, If the man to whom it was payable proves a bankrupt after he has received the money, and yet before the Bill becomes due, the perſon who voluntarily paid the money before it was due, ſhall be liable to pay it again to the remitter; for as the remitter deliver'd his money to the drawer, in order to have it paid again to ſuch perſon as he ſhould order, it is, and ought to be in his power to divert the payment by altering the Bill, and make it payable to any other perſon whom he thinks fit, during all the time between the acceptance and the day of payment.

THIS

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THIS has been controverted, I know, in ſome caſes, but I have always found that by the moſt experienced merchants, and eſpecially in places of the greateſt buſineſs abroad, it was always given in favour of the remitter; *viz.* that the right of guiding the payment is in him, all the time the bill is running; and no bill can or ought to be paid before it is due, without the declared aſſent of the remitter, ſignify'd under his hand, and atteſted by a publick notary.

THERE are, I ſay, abundance of niceties in the matter of foreign exchanges, and in the manner of drawing, accepting and proteſting Bills; as alſo in the calculating the value of the coins they are payable in, and payable for, reducing them into a proportioned value to one another, which if I ſhould enter into an enquiry about here, it would be needful to deſcribe all the ſeveral coins, as well real as imaginary, that are uſually mentioned in exchanges, which would be too long for this work; and as I am now ſpeaking with, and have confin'd my diſcourſe in this work to the Inland tradeſmen of *England*, I think it would be as unprofitable to them to meddle with this, as it would be difficult to them to underſtand it.

I return therefore to the ſubject in hand, as well as to the people to whom I have all along directed my diſcourſe.

THO' the Inland tradeſmen do not, and need not acquaint themſelves with the manner of foreign Exchanges, yet there is a great deal of buſineſs done by exchange among our ſelves,

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and at home, and in which our inland trade is chiefly concern'd; and as this is the reaſon why I ſpeak ſo much, and repeat it ſo often to the tradeſman for whoſe inſtruction I am writing, that he ſhould maintain the credit of his bills, ſo it may not be amiſs to give the tradeſman ſome directions concerning ſuch Bills.

1. A very great part of the bills drawn out of the ſeveral counties in *England* upon the tradeſmen in *London*, ſuch as factors and warehouſe-keepers, are made payable to the General Receivers of the ſeveral taxes and duties, Cuſtoms and exciſes which are levied in the country in ſpecie, and the money is remitted by thoſe collectors and receivers on account of thoſe duties; This generally appears by the bills or the endorſements, which often mention it in theſe words, *for his Majeſty's uſe*; In this caſe a default of payment of any of theſe bills, after being accepted, expoſes the tradeſman to the terror as well as the terrible operation of an Extent; which would, *at leaſt might* be to his utter ruin and undoing; not only his credit is blaſted, but his whole Fortune and figure is demoliſhed at once, for an Extent tears all to pieces.

2. He is to conſider, that in other bills where there is not the immediate hazard of an Extent, yet the bills themſelves paſs frequently from one hand to another by endorſement, and if the bill comes to be proteſted afterwards and

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and returned, it goes back again thro' all thoſe hands with this mark of the Tradeſman's diſgrace upon it, namely, that it has been accepted, but that the man who accepted it is not able to pay it, than which nothing can expoſe the Tradeſman more.

3. He is to conſider that the grand characteriſtick of a Tradeſman, and by which his credit is rated, is this of paying his Bills *well* or *ill.* If any man goes to the neighbours or dealers of a tradeſman to enquire of his credit, or his fame in buſineſs, which is often done upon almoſt every extraordinary occaſion, the firſt queſtion is, How does he pay his Bills? As when we go to a maſter or miſtreſs to enquire the character of a maid-ſervant, one of the firſt queſtions generally is of her probity, *Is ſhe honeſt?* ſo here, if you would be able to judge of the man, your firſt queſtion is, What for a paymaſter is he? How does he pay his bills? Strongly intimating, and indeed very reaſonably, that if he has any credit, or any regard to his credit, he will be ſure to pay his bills well; and if he does not pay his bills well, he cannot be ſound at bottom, becauſe he would never ſuffer a ſlur there, if it were poſſible for him to avoid it. On the other hand, if a tradeſman pays his bills punctually, let whatever other ſlur be upon his reputation, his credit will hold good. I knew a man in the city who upon all occaſions of buſineſs iſſued promiſſory notes, or notes under his hand, at

ſuch

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ſuch or ſuch time, and it was for an immenſe ſum of money that he gave out ſuch notes; ſo that they became frequent in trade, and at length people began to carry them about to diſcount, which leſſened the Gentleman ſo much, (tho' he was really a man of ſubſtance) that his bills went at laſt at 20 *per cent.* diſcount, or more; and yet this man maintain'd his credit by this, that tho' he would always take as much time as he could get in theſe notes, yet when they came due they were always punctually paid to a day; no man came twice for his money.

THIS was a trying caſe, for tho' upon the multitude of his notes that were out, and by reaſon of the large diſcount given upon them, his credit at firſt ſuffered exceedingly, and men began to talk very dubiouſly of him; yet upon the punctual diſcharge of them when due, it began preſently to be taken notice of, and ſaid openly how well he paid his notes; upon which preſently the rate of his diſcount fell, and in a ſhort time all his notes were at *par*; ſo that punctual payment, in ſpite of rumour (and of a rumour not ſo ill grounded as rumours generally are) prevail'd, and eſtabliſh'd the credit of the perſon who was indeed rich at bottom, but might have found it hard enough to have ſtood it, if as his bills had a high diſcount upon them they had been ill paid too. All which confirms what I have hitherto alledged, namely, of how much concern it is for a tradeſman to pay his Bills, and Promiſſory Notes very punctually. I might

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I might argue here how much it is his interest to do so, and how it enables him to coin as many bills as he pleases; *in short*, a man whose notes are currently paid, and the credit of whose Bills is establish'd by their being punctually paid, has an infinite advantage in Trade; he is a Bank to himself, he can buy what bargains he pleases, no advantage in business offers but he can grasp at it, for his Notes are current as another man's cash; if he buys at Time in the country, he has nothing to do but to order them to draw for the money when it is due, and he gains all the time given in the bills into the bargain.

If he knows what he buys, and how to put it off, he buys a thousand pounds worth of goods at once, sells them for less time than he buys at, and pays them with their own money. I might swell this discourse to a volume by it self, to set out the particular profit that such a man may make of his Credit, and how he can raise what sums he will, by buying goods, and by ordering the people who he is to pay in the country, to draw bills on him: Nor is it any loss to those he buys of, for as all the Remitters of money know his Bills, and they are currently paid, they never scruple delivering their money upon his Bills, so that the countryman or manufacturer is effectually supplied, and the Time given in the bill is the property of the current dealer on whom they are drawn.

But

BUT then let me add a caution here for the beſt of tradeſmen not to neglect, *viz.* As the Tradeſman ſhould take care to pay his bills and notes currently, ſo, that he may do it, he muſt be careful what notes he iſſues out, and how he ſuffers others to draw on him. He that is careful of his reputation in buſineſs, will alſo be cautious not to let any man he deals with over-draw him, or Draw upon him before the Money Drawn for is due: And as to Notes promiſſory, or under his hand, he is careful not to give out ſuch Notes but on good occaſions, and where he has the effects in his hand to anſwer them; this keeps his caſh whole, and preſerves his ability of performing and punctually paying when the Notes become Due; and the want of this caution has ruin'd the reputation of a Tradeſman many times, when he might otherwiſe have preſerv'd himſelf in as good credit and condition as other men.

ALL theſe cautions are made thus needful on account of that one uſeful maxim, that the Tradeſman's ALL depends upon his punctual complying with the payment of his Bills. I conclude this work with obſerving that many Tradeſmen, in the country eſpecially, being ignorant of the form of drawing bills, it may be uſeful to give them ſome ſuch forms as will always paſs with the beſt and moſt experienc'd dealers, as follows:

1. THE

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1. THE form of a bill drawn for money remitted, and payable at a certain time after sight or acceptance:

Norwich, Aug. 6, 1725. Exchange for *l.* 25 00 00

SIR,

AT fourteen days after sight hereof, pray pay to Mr. *A*----- *B*------ or to his order, the sum of twenty and five pounds, value received of him, and place the same to account, as *per* advice from,

SIR,

Your very humble Servant,

To Mr. E---- F-------- at the *Golden Cock* in *Cornhil, London.*

C. D.

2. THE form of a bill drawn for money lent, and drawn payable from the date of the bill:

Colchester, Aug. 10, 1725. Exchange for *l.* 43 15 00

SIR,

AT fourteen days after the date hereof, please to pay to Mr. *A*---- *B*----- or to his order, forty and three pounds, fifteen shillings, and seven pence, value in account, as *per* advice.

SIR,

Your most humble Servant,

To Mr. F---- G---- Merchant in *London.*

D. E.

3. OTHER

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3. OTHER circumſtances may alter the form, as when a bill is drawn payable to another, but without any endorſer, the perſon uſual being lately deceaſed; then the form is as follows:

London, Aug. 17, 1725. Exchange for *l.* 100 00 00

SIR,

AT fourteen days after the date hereof, pray pay to Mr. *John Lacy* the ſum of one hundred pounds ſterling, value of himſelf, and place it to account, as *per* advice.

Your moſt humble Servant,

To Mr. *A*---- *B*----- near *Blackwell-hall, London.* F. G.

4. ANOTHER form is when your friend that you draw upon knows that you intend ſuch a particular draft, and has conſented you ſhould, then you draw thus:

London, Aug. 6, 1725. Exchange for *l.* 30 00 00

SIR,

AT fourteen days after ſight hereof, pray pay to Mr. *George St. George*, or order, the ſum of thirty pounds, as *per* your own order, value in your ſelf, and place the ſame to account of,

Your moſt humble Servant,

To Mr. *H*------ *L*------ in *Size Lane, London.* G. K.

5. ANOTHER

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5. ANOTHER is when there needs no advice, as is often the caſe, then thus:

London, Aug. 6, 1725. Exchange for *l.* 37 18 06

SIR,

AT fourteen days after the date hereof, pleaſe to pay to Mr. *K*------ *M*-------- or his order, the ſum of thirty ſeven pounds, eighteen ſhillings, and ſix pence, without farther advice, value receiv'd.

Your moſt humble Servant,

To Mr. *Ralph H*-----
in *London.*

Q. O.

I am, &c.

FINIS.

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